



# Gramonniati Mandal's Arts, Commerce & Science College

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NAAC - Re-accredited 'A' Grade College

Affiliated to Pune University

ID. No. - PU/PN/AC/100/(1993)

3.3.5 Number of books and chapters in edited volumes / books published, and papers in national/international conference-proceedings per teacher during the last five years (6)

## Papers in national/international conference-proceedings per teacher during the last five years

Sr. No	Name of the teacher	Title of the paper	Title of the proceedings of the conference	Name of the conference	National / international	Year of publication	ISBN/ISSN number of the proceeding	Affiliating Institute at the time of publication	Name of the publisher	Relevant link
1	Dr. L. K. Gaikwad	Satvahan Kalin Junnar	Society, Arts and Culture During The period of Satvahan	Society, Arts and Culture During The period of Satvahan	National	2013	2250-0383	SPPU, Pune	Shondhankan International Multid. Review & Referred Research journal, ACS College, Sonai, Ahemdagar	
2	Dr. S.D.Takalkar	Hypothesis In Social Research	Business Research; Status & Thrust areas	Business Research; Status & Thrust areas	National	2014	978-81-926851-3-7	SPPU, Pune	Harshwardhan Publications Pvt. Ltd	
3	Dr. S.D.Takalkar	Impact of Electronic Banking In India	Impact of E-Banking On Indian Trade System	Impact of E-Banking On Indian Trade System	National	2014	978-93-83-870-15-8	SPPU, Pune	Principal, Arts, Commerced & Science College, Kolhar, Ahmednagar-413710	
4	Dr. S. D Takalkar	TDS – an overview of salary employees	Contemporary Issues in Accounting & Auditing	Contemporary Issues in Accounting & Auditing	National	2014	2277-4823	SPPU, Pune	The research journal of the ness wadia college of commerce Pune-411001	
5	Dr. L. K. Gaikwad	Junnar talukyacha swatantry chalavalitil sahbhag : krantikarkanche yogdan	Bhartiy Swantryat Ladhyat Krantikarkanche Yogdan	Bhartiy Swantryat Ladhyat Krantikarkanche Yogdan	National	2014	2277-5838	SPPU, Pune	International Research Journal in multidisciplinary science, commerce and management	

<b>6</b>	Dr. U.A. Pathare	Senapati Pandurang Mahadeo Bapat Krantikari Chalvaltil Yogdan	Bhartiy Swantryat Ladhyat Krantikarkanche Yogdan	Bhartiy Swantryat Ladhyat Krantikarkanche Yogdan	National	2014	2277-5838	SPPU, Pune	International Research Journal in multidisciplinary science, commerce and management	
<b>7</b>	Dr. A. A. Jagdale	FDI in retail and its impact on Indian economy.				2014	0976-9056		Indian Journal of management review	
<b>8</b>	Dr. J.P. Bhosale	Knowledge Management : pressing needs for business organisations	International round table Conference on Tale management and Knowledge management	International round table Conference on Tale management and Knowledge management	International	2015	2394-207X	Bharti Vidyapeeth University, Pune	Yashwantrao Mohite College, Pune-411038	
<b>9</b>	Dr. J.P. Bhosale	Finance Act 2013: A Financial Literacy Input for the Individual Tax Payers	Roles of Brics In the Regional Development of participating Natins Especially in the area of Industrial & Service Sector	Roles of Brics In the Regional Development of participating Natins Especially in the area of Industrial & Service Sector	National	2015	978-93-84916-90-9	SPPU, Pune	Success Publications, Pune-411030	
<b>10</b>	Dr. U.A. Pathare	Constitutional development in aundh princely state	Colonial Ideology and Princely States in India	Colonial Ideology and Princely States in India	National	2015	2394-207X	SPPU, Pune	Prin. Shrikant Gupta, Abasaheb garware college, Pune	
<b>11</b>	Dr. D. B. Shivane	A Co-relational study of Scientific Attitude and Scholastic Achievement of School Student	Recent Trends in Commerce, Management & Social Science	Recent Trends in Commerce, Management &Social Science	National	2015	2321-9831	SPPU, Pune	ACS College, Narayanagaon, Pune-410504. International Research Journal of Commerce, Management and Social Sciences	
<b>12</b>	Dr. A. A. Jagdale	Bhartiy krushimal vipananasamoril sandhi ani avhane	Indian Agriculture Problems and prospects	Indian Agriculture Problems and prospects	National	2015	2350-0476	SPPU, Pune	International Journal of Multifaceted and Multilingual studies	
<b>13</b>	Dr. V. T. Pate	Role of Banking system in the Economing growth and Devlopment	Role of BRICS in International Trade and Rural Devcelopement	Role of BRICS in International Trade and Rural Devcelopement	Natioanl	2015	978-93-84916-89-3	SPPU, Pune	The Principal, B.D.Kale Mahavdyalaya, Ambeagon	
<b>14</b>	Dr. S.M. Fulsundar	Agricultural marketing in India				2015	2350-0476	SPPU, Pune	International journal of multifaceted and multilingual studies	
<b>15</b>	Dr. A.B.Kulkarni	Pedagogy and Ideology:Defining and Contours	Pedagogy and Ideology:Present Startus of Teaching in India	Pedagogy and Ideology:Present Startus of Teaching in India	National	2016	2321-9831	SPPU, Pune	ACS College, Narayanagaon, Pune-410504. International Research Journal of Commerce, Management and Social Sciences	
<b>16</b>	Dr. J.P. Bhosale	Entrepreneurship in India : Challenges and Opportunities	Innovative Trends in Entrepreneurship in New Millennium	Innovative Trends in Entrepreneurship in New Millennium	National	2016	2394-2649	SPPU, Pune	Karamveer kakasaheb ACS College, Pimpalgaon Baswant, Niphad, Pursuit – a half yearly international multy – disciplinary peer reviewed research journal Vol III	

17	Dr. J.P. Bhosale	Entrepreneurship and rural development in India	Innovative Trends in Entrepreneurship in New Millennium	Innovative Trends in Entrepreneurship in New Millennium	National	2016	2394-2649	SPPU, Pune	Karamveer kakasaheb ACS College, Pimpalgaon Baswant, Niphad, Pursuit – a half yearly international multy – disciplinary peer reviewed research journal Vol III	
18	Dr. J.P. Bhosale	Rashtriya Uchtar shiksha abhiyan (RUSA) : Challenges and Opportunities	Pedagogy and Ideology:Present Startus of Teaching in India	Pedagogy and Ideology:Present Startus of Teaching in India	National	2016	2321-9831	SPPU, Pune	ACS College, Narayanagaon, Pune-410504. International Research Journal of Commerce, Management and Social Sciences	
19	Dr. J.P. Bhosale	Services marketing: Challenges and Strategies	Emerging Trends In Business Paradigm	Emerging Trends In Business Paradigm	National	2016	978-93-5158-594-7	SPPU, Pune	Success Publications, Pune-411030	
20	Dr. J.P. Bhosale	Digital India-New Entrepreneurial Opportunities and Challenges	Industry- Institute Parartership- An Impact on Future Economic development	Industry- Institute Parartership- An Impact on Future Economic development	National	2016	978-81-9222746-5-2	SPPU, Pune	Pimpri Educations trust's, S.B.Patil Institute of Management , Nigdi, Pune-411044	
21	Dr. L. K. Gaikwad	Rashtravadi itihaslekhanache kla v sahitymdhun prakatikrn	Bhartiy Ethihas Lekhnatil navin Pravah	Bhartiy Ethihas Lekhnatil navin Pravah	National	2016	2250-0383	SPPU, Pune	Savitribai Kala Mahavidyalaya, Pimpalgaon Pisa. Quarterly international multi desciplinary referred and reviewed research journal	
22	Dr. U.A. Pathare	Doctor bhau daji lad yanche arthkaran	Akhil Maharashtra Ethihas Parishad,	Akhil Maharashtra Ethihas Parishad,	National	2016	2231-4342	SPPU, Pune	Prin. D.G.Dhakane, Babuji Avhad mahavidyalaya, pathardi, ahmednagar	
23	Dr. U.A. Pathare	Bhartiy swatantrya ladha ani marathi rangbhumi	Bhartiy Ethihas Lekhnatil navin Pravah	Bhartiy Ethihas Lekhnatil navin Pravah	National	2016	2250-0383	SPPU, Pune	Savitribai Kala Mahavidyalaya, Pimpalgaon Pisa. Quarterly international multi desciplinary referred and reviewed research journal	
24	Dr. U.A. Pathare	historical and geographical study of major tourist centers in junnar tahsil, pune	Application of History in Heritage Tourism	Application of History in Heritage Tourism	State Level	2016	2350-0905	SPPU, Pune	CTBC's international research journal, C.t.Bora College, Shiruru, Pune	
25	Dr. A. V. Kale	Ramdarash mishr ke upanyaso me chitrit kisan – sangharsh				2016	2319-9318		Interdisciplinary multilingual research Journal Vidyavarta	
26	Dr. M. E. Dongare	Tantanavache vyavsthapan				2016	2348-5507		Zakas varta	
27	Dr. A. A. Jagdale	A new pedagogy is emerging and online learning				2016	2321-9831		International research journal of Commerce, Management and social Sciences	
28	Dr. A. A. Jagdale	E-HRM prospective in present scenario				2016	2321-9831		International research journal of Commerce, Management and social Sciences	

29	Dr. S. A. Jagdale	Higher education opportunities and challenges in India			2016	2321-9831		International research journal of Commerce, Management and social Sciences	
30	Dr. V. T. Pate	Entrepreneurship and rural development in India			2016	2394-2649		pursuit A half yearly international multidisciplinary peer reviewed research journal vol III	
31	Prof. M. K. kalbhor	Entrepreneurship and rural development in India			2016	2394-2649		pursuit A half yearly international multidisciplinary peer reviewed research journal vol III	
32	Dr. J.P. Bhosale	Innovative human resource practices in banking industry	Role of IQAC & Academic & Adminstrative Audit for TQM in Higher education	Role of IQAC & Academic & Adminstrative Audit for TQM in Higher education	National	2017	2321-9831	SPPU, Pune	ACS College, Narayanagaon, Pune-410504. International Research Journal of Commerce, Management and Social Sciences
33	Dr. J.P. Bhosale	Application of ICT and students centered approach	Role of IQAC & Academic & Adminstrative Audit for TQM in Higher education	Role of IQAC & Academic & Adminstrative Audit for TQM in Higher education	National	2017	2321-9831	SPPU, Pune	ACS College, Narayanagaon, Pune-410504. International Research Journal of Commerce, Management and Social Sciences
34	Dr. J.P. Bhosale	Innovative ways for effective teaching and learning in higher education	Role of IQAC & Academic & Adminstrative Audit for TQM in Higher education	Role of IQAC & Academic & Adminstrative Audit for TQM in Higher education	National	2017	2321-9831	SPPU, Pune	International Research Journal of Commerce, Management and Social Sciences
35	Dr. J.P. Bhosale	The start UPS: Road Maps's for devceopment	World Economic Turmoil- Challenges and opportunities for India	World Economic Turmoil- Challenges and opportunities for India	National	2017	978-81-922746-6-9	SPPU, Pune	Pimpri Educations trust's, S.B.Patil Institute of Management , Nigdi, Pune-411044
36	Dr. S.D.Takalkar	Foreign direct investment in banking sector	World Economic Turmoil- Challenges and opportunities for India	World Economic Turmoil- Challenges and opportunities for India	National	2017	978-81-922746-6-9	SPPU, Pune	Pimpri Educations trust's, S.B.Patil Institute of Management , Nigdi, Pune-411044
37	Dr. A. R. Ghumatkar	Impact of globalization on higher education in India	Role of IQAC & Academic & Adminstrative Audit for TQM in Higher education	Role of IQAC & Academic & Adminstrative Audit for TQM in Higher education	National	2017	2321-9831	SPPU, Pune	International Research Journal of Commerce, Management and Social Sciences
38	Dr. A. R. Ghumatkar	Indian Babnking- Innovative Trends of the Development	Recent Trends in Commerce and Management	Recent Trends in Commerce and Management	International	2017	978-93-24457-16-8	SPPU, Pune	Success Publications, Pune-411030
39	Dr. S. D Takalkar	A study of green audit	Role of IQAC & Academic & Adminstrative Audit for TQM in Higher education	Role of IQAC & Academic & Adminstrative Audit for TQM in Higher education	National	2017	2321-9831	SPPU, Pune	International Research Journal of Commerce, Management and Social Sciences, Narayanagaon, Pune-410504
40	Dr. S. D Takalkar	Integrated child development services : An overview	Role of IQAC & Academic & Adminstrative Audit for TQM in Higher education	Role of IQAC & Academic & Adminstrative Audit for TQM in Higher education	National	2017	2321-9831	SPPU, Pune	International Research Journal of Commerce, Management and Social Sciences, Narayanagaon, Pune-410504
41	Dr. S. S. Shaikh	Antibacterial Potential of ridaxProcumbensL.	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology

42	Dr. S. S. Shaikh	A simple, convenient Grape Juice Catalyzed Synthesis of Dihydropyrimidinone/ thioneby Grindstone Technique: A Green chemistry Approach	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
43	Dr. S. S. Shaikh	Urea+DAP Briquette Increases Yield and Reduce Fertilizer Cost of Paddy Crop	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
44	Dr. S. S. Shaikh	Microwave Chemistry- A Green Approach towards Environment: A Review	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
45	prof. P. B. Sutar	Pectin - ethanolamine graft copolymer hydrogel for ointment and transdermal patches consist of Tridaxprocumbens L. ethanol-water extract as antiseptic and antifungal agent	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
46	prof. P. B. Sutar	Synthesis & Characterization of Pectin – N-isopropyl acrylamide modified graft copolymers for potential Applications.	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
47	Prof. K.G. Sonavane	Physico-Chemical Analysis of Ground Water Quality of Narayangaon Area Tal-JunnarDist-Pune	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
48	Prof. K.G. Sonavane	Physico-Chemical Analysis of Ground Water Quality of Narayangaon Area Tal-JunnarDist-Pune	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
49	Prof. S.S. Thakare	Variation of beta radiation counts with water content in OcimumTenuiflorum&AzadirachtaIndica plant leaves.	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
50	Prof. S.S. Thakare	Physico-Chemical Analysis of Ground Water Quality of Narayangaon Area Tal-JunnarDist-Pune Maharashtra	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
51	Prof. S.S. Thakare	Microwave Chemistry- A green Approach towards Environment: A Review	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
52	Prof. D. T. Gajulvar	Study of Physico-chemical Parameters for Soil Quality of Agricultural Field Used in Villages of Nanded-	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in	

		(Maharashtra), India, ]							Science & Technology	
53	Prof. D. T. Gajulvar	Regio-Selective Nitration of Phenols Using Phosphorus Based Ionic Liquids,	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
54	Prof. D. T. Gajulvar	Polyethylene Glycol (PEG-400): As Green Reaction Media for Rapid Synthesis of Preparation of Isoxazolinederivatives and Its Antimicrobial Screening,	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science& Technology	
55	Dr. R. J. Jamadar	An Evaluation of plankton diversity and abundance of Meena River with reference to Pollution	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
56	Dr. R. J. Jamadar	Perspectives on Virtual Animal Dissections as Alternatives : Green Approach to Biodiversity Conservation	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
57	Dr. A. M. Kanade	Influence of Vam (Glomus Fasciculum) Inoculation on protein content of black gram ( <i>Vigna mungo (L)</i> ) hepper	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
58	Dr. L. K. Gaikwad	Baloji kunjir yancha itihas	Akhil Maharashtra Ethihas Parishad, 26 ve Ra. Adhiveshan	Akhil Maharashtra Ethihas Parishad, 26 ve Ra. Adhiveshan	National	2017	2231-4332	SPPU, Pune	Prin. K.C.Mohite, C.T.Bora College, Shirur, Pune	
59	Dr. U.A. Pathare	Maharashtratil lokpratinidhitvacha uday	Akhil Maharashtra Ethihas Parishad, 26 ve Ra. Adhiveshan	Akhil Maharashtra Ethihas Parishad, 26 ve Ra. Adhiveshan	National	2017	2231-4342	SPPU, Pune	Prin. K.C.Mohite, C.T.Bora College, Shirur, Pune	
60	Dr. U.A. Pathare	Maharashtratil Lokpratinidhitvacha Udyा	Akhil Maharashtra Ethihas Parishad, 26 ve Ra. Adhiveshan	Akhil Maharashtra Ethihas Parishad, 26 ve Ra. Adhiveshan	National	2017	2231-4342	SPPU, Pune	Prin. K.C.Mohite, C.T.Bora College, Shirur, Pune	
61	Dr. R. J. Jamadar	Antibacterial Potential of <i>Tridax Procumbens L.</i>	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
62	Dr. R. J. Jamadar	Perspectives on Virtual Animal Dissections as Alternatives : Green Approach to Biodiversity Conservation	Green approach towards Environment and Chemical Science	Green approach towards Environment and Chemical Science	National	2017	2395-6011	SPPU, Pune	Technoscience Academy, International Journal of Scientific Research in Science & Technology	
63	Dr. S. A. Jagdale	Integrated child development services : An overview				2017	2321-9831		International research journal of Commerce, Management and social Sciences	

64	Dr. V. T. Pate	Challenges before green marketing in India				2017	2321-9831		International research journal of Commerce, Management and social Sciences	
65	Prof. M. K. kalbhor	Higher education in India challenges and perspective				2017	2321-9831		International research journal of Commerce, Management and social Sciences	
66	Prof. V. S. Modhave	Time management challenges and opportunities				2017	2321-9831		International research journal of Commerce, Management and social Sciences	
67	Pro. S. B. Kaphale	GIS in higher education: problem innovation and development				2017	2321-9831		International research journal of Commerce, Management and social Sciences	
68	Pro. S. B. Kaphale	Analysis of spatial changes in crop combination pattern of ahmednagar District (Maharashtra)				2017	2321-9831		International research journal of Commerce, Management and social Sciences	
69	Dr. S.D.Takalkar	Emergins Modes in Indian Modern Business	Economic Reforms in India: Truths and Myths	Economic Reforms in India: Truths and Myths	National	2018	978-922746-8-3	SPPU, Pune	Pimpri Educations trust's, S.B.Patil Institute of Management , Nigdi, Pune-411044	
70	Dr. A. R. Ghumatkar	Electronic Banking	Recent Trends in Commerce and Management	Recent Trends in Commerce and Management	International	2018	2278-5655	SPPU, Pune	Aarhat multidisciplinary international education research journal	
71	Dr. S. D Takalkar	Higher education : Need of quality improvement	Recent Trends in Commerce and Management	Recent Trends in Commerce and Management	International	2018	2278-5655	SPPU, Pune	Arhat Publication & Aarhat multidisciplinary international education research journal	
72	Dr. L. K. Gaikwad	Aprakashit sadhananchya aadhare purandar kilyacha itihas	Akhil Maharashtra Ethihas Parishad, 27 ve Ra. Adhiveshan	Akhil Maharashtra Ethihas Parishad, 27 ve Ra. Adhiveshan	National	2018	2231-4332	Dr.BAMU Aurangabad	Prin. S.S.Patale, S.K. Gandhi Arts, Commerce Mahavidyalaya, Kada, Beed	
73	Dr. U.A. Pathare	Aundh sansthanatil swayatt swarajya	Akhil Maharashtra Ethihas Parishad, 27 ve Ra. Adhiveshan	Akhil Maharashtra Ethihas Parishad, 27 ve Ra. Adhiveshan	National	2018	2231-4332	Dr.BAMU Aurangabad	Prin. S.S.Patale, S.K. Gandhi Arts, Commerce Mahavidyalaya, Kada, Beed	
74	Dr. U.A. Pathare	Chatrapati shivaji maharaj : arthik sanrakshan dhoranache pranete	Maratha Kalkhandache Vividhangi Aaklan	Maratha Kalkhandache Vividhangi Aaklan	National	2018	2319-9318	SPPU, Pune	Vidyavarta, Harshwardhan Publication, Limbaganesh , Beed- 431126	
75	Dr. U.A. Pathare	Dnyanoday ani vidhva punarvivah chalval (i.s. 1851-1861)	Women Empowerment in Ancient to Modern Period	Women Empowerment in Ancient to Modern Period	National	2018	2454-5503	Dr.BAMU Aurangabad	chronicle of humanities and cultural studies vol 4 Center ForHumanities And Cultural Study, Kalyan	
76	Dr. U.A. Pathare	Jagannath shankarsheh : ek karte arthachintak (1803-1865)	Maharashtra: History, Culture & Society	Maharashtra: History, Culture & Society	National	2018	2249-894X	SPPU, Pune	Principal, M.S.Kakade College, Someshwar Nagar, baramati, Pune, Review of research international online multidesciplinary journal	
77	Dr. M. E. Dongare	Krushitadnya sant tukaram				2018	2231-2137		Contemporary reserch uin India a peer reviewed multi desciplinary international journal	

<b>78</b>	Dr. M. E. Dongare	Sant tukobanche dalit sanvedan				2018	2320-4494		Power of knowledge visheshank	
<b>79</b>	Dr. D. B. Shivane	Emotional intelligence and mental health of the gender studies	Youth Adjustment-Exception, Problems and Interventions	Youth Adjustment-Exception, Problems and Interventions	State Level	2018	2394-207X		International journal of multifaceted and multilingual studies	
<b>80</b>	Dr. A. A. Jagdale	Direct benefits transfer (DBT) in India : issues and Challenges				2018	2278-5655		Aarhat multidisciplinary international education research journal	
<b>81</b>	Dr. V. T. Pate	Bhartiy krushimal vipananasamoril sandhi ani avhane				2018	2321-9831		International journal of Multifaceted and multilingual studies	
<b>82</b>	Dr. V. T. Pate	Time management : Effective tool of management				2018	2278-5655		Aarhat multidisciplinary international education research journal	
<b>83</b>	Dr. J.P. Bhosale	Recent Trends in e-Commerce: Challenges and Persepctives	Innovative Changes in Banking and Financial sector	Innovative Changes in Banking and Financial sector	National	2019	978-81-929719-0-7	SPPU, Pune	Kavyadeep Prakashan	

**Papers in national/international conference-proceedings per teacher during the last five years**

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# SHODHANKAN



MULA EDUCATION SOCIETY'S  
**ARTS, COMMERCE AND SCIENCE COLLEGE**  
Sonai, Tal. Newasa, Dist. Ahmednagar

Sponsored and University Recognized

## NATIONAL HISTORY CONFERENCE Society, Arts and Culture During The Period Of Satvahana

27-28 September 2013



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## सातवाहनकालीन जुळ्यार

लहू कच्चर गायकवाड

इतिहास विभाग

कला, वाणिज्य व विज्ञान महाविद्यालय

नारायणगाव, ता. जुन्नर, जि. पुणे.

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इतिहासलेखनामध्ये प्राचीन, मथ्यवयाच्या आणि आधुनिक या शब्दांना एक वेगळा अर्थ आहे. महाराष्ट्राच्या इतिहासामध्ये प्राचीन कालखंड सातवाहन राजवंशापासून सुरु होऊन याद्व काळापर्यंत भानला जातो.<sup>१</sup> सातवाहन राजवंश महाराष्ट्राचा आद्य राजवंश होता. सातवाहन राजवंशातील राजांनी महाराष्ट्राचे राजकीयदृष्ट्या एकीकरण केले. या साम्राज्याची पहिली राजधानी जुळ्यार होती. सातवाहन राजवंशापासूनची जुळ्यारची ऐतिहासिक साथने उपलब्ध झाली आहेत. जुळ्यारला इतिहासाची वैभवशाली प्राचीन परंपरा लाभली आहे. जुळ्यारचा इतिहास महाराष्ट्राच्या इतिहासाचा एक भाग आहे. महाराष्ट्राच्या इतिहासमध्ये जुळ्यारचे अर्थपूर्ण योगदान आहे. सातवाहन राजवटीत जुळ्यार परिसरात विविध प्रकारची लेणी कोरली.

ह. स. १७९५ साली चाल्स मॅलेटने पुणे जिल्हातील कालं लैण्यांतील शिलालेखांचे ठसे घेऊन ते वाच्याचा प्रवत्तन केला. महाराष्ट्राच्या प्राचीन इतिहाससंशोधनाची ही सुरुवात होय.<sup>२</sup> महाराष्ट्राच्या प्राचीन इतिहासाबाबत आजपर्यंत उपलब्ध असलेले अवशेष, उत्तमानन व संशोधनाचे अहवाल आणि नवीन ऐतिहासिक, वैज्ञानिक दृष्टीने झालेले परीक्षण यांच्या अनुंयाने विविध संदर्भांथांची मांडणी झाली आहे. महाराष्ट्राच्या प्राचीन इतिहासाचा यथार्थ परिचय करून देण्याचे महत्त्वपूर्ण कार्य श्रीधर व्यंकटेश केतकर यांनी 'प्राचीन महाराष्ट्र' या ग्रंथात केले आहे.<sup>३</sup> त्याचप्रमाणे स. आ. जोगळेकर व इतर सहलेखकांनी संपादित केलेल्या 'महाराष्ट्र परिचय' या ग्रंथातही महाराष्ट्राच्या प्राचीन इतिहासावर प्रकाश टाकला आहे.<sup>४</sup> महाराष्ट्राच्या प्राचीन इतिहासाचा शोध घेण्याचे कार्य दामीदर धर्मानंद कोसंबी, डॉ. अजयमित्र शास्त्री, डॉ. न. के. ढवळीकर, डॉ. हरिहर ठोसर, डॉ. शां. आ. देव, डॉ. न. श्री. माटे, डॉ. शोभना गोखले इत्यादी विद्वानांनी आपल्या संशोधनपर लेखनातून केले आहे.<sup>५</sup> जुळ्यार शहराचे स्थान पुणे शहराच्या उत्तर अक्षांश १९°-१२° आणि पूर्व रेखांश ७३°-५३° वर आहे. पुणे शहरापासून १०० कि.मी. अंतरावर जुळ्यार वसलेले आहे.

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### Hypothesis In Social Research

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#### 1.1 Abstract

Hypothesis is usually considered as the principal instrument in research. Its main function is to suggest new experiments and observations. In fact, many experiments are carried out with the deliberate object of testing hypotheses. Decision-makers often face situations wherein they are interested in testing hypotheses on the basis of available information and then take decisions on the basis of such testing. In social science, where direct knowledge of population parameter(s) is rare, hypothesis testing is the often used strategy for deciding whether a sample data offer such support for a hypothesis that generalization can be made. Thus hypothesis testing enables us to make probability statements about population parameter(s). The hypothesis may not be proved absolutely, but in practice it is accepted if it has withstood a critical testing. Before we explain how hypotheses are tested through different tests meant for the purpose, it will be appropriate to explain clearly the meaning of a hypothesis and the related concepts for better understanding of the hypothesis testing techniques.

#### 1.2 Introduction

"Over hundred people became sick after attending a marriage ceremony ... A sample of food served on the occasion has been sent for clinical analysis." "An unidentified disease breaks out in ... block ... A team of doctors rushes to the spot. They are collecting samples of water from different ponds and wells." Yes, you have guessed rightly. Such news items are published in dailies quite regularly. The news items have one thing in common - the authority intends to find out why so many people all on a sudden became sick and that the experts opine that there could be a common cause or source for the mass sickness.

A hypothesis is an assumption about relations between variables. It is a tentative explanation of the research problem or a guess about the re- search outcome. Before starting the research, the researcher has a rather general, diffused, even confused notion of the problem. It may take long time for the researcher to say what questions he had been seeking answers to. Hence, an adequate statement about the research problem is very important. What is a good problem statement? It is an interrogative statement that asks: what relationship exists between two or

# Impact of E-Banking on Indian Trade System

R.S.Shinde



## IMPACT OF ELECTRONIC BANKING IN INDIA

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### INTRODUCTION

If you have a computer with internet access and have registered for internet banking services with your respective bank, you can conduct Internet banking transactions anywhere in the world. Internet banking allows a user to check account statements, account balances, make applications for new account to another as well as to a third party, pay utility bills as well as credit card and hire purchase repayments and insurance premiums via internet. While Internet banking offers great convenience to the user, one must take caution that Internet banking could also offer some risk - risk which can easily be managed with continuous internet security checks by the banks themselves as well as via easy precautionary steps taken by the Internet bank users themselves. Banks themselves conduct regular stringent check on their system to ensure that they are secure.

### OBJECTIVES OF THE RESEARCH STUDY

The present study was carried out with following objectives in view –

1. To know and understand the E- Banking.
2. To know the popular services covered under E-Banking.
3. To study the Impact of Electronic Banking.
4. To study the Advantages and overall functioning of E-Banks in India.
5. To study the problems of E – Banking in India.

### RESEARCH METHODOLOGY

With the above objectives keep in mind the instructed Interview Method and Desk Research Method was basically adopted. The Secondary Data is collected from various reference books related to banking, commercial and nationalize banking, Commerce & Management, Banking & Finance etc. For said research study

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**TDS - An Overview of Salary Employees****Dr. G. M. Dumbre**Annasaheb Waghire College,  
Otur, Tal-Junnar, Dist-Pune**Dr. S. D. Takalkar**ACS College, Narayangaon  
Tal-Junnar, Dist-Pune**Mr. Aba Jagdale**Research Scholar  
DCRC, Pune**Introduction:**

Except in the case of sec. 192-salaries, 194 –winnings from lottery etc., 194BB-winnings from horse race & 194LA-compensation on compulsory acquisition wherein education of tax is on payment, whichever is earlier .Among all the provisions requiring TDC, only sec .192and 195 do not prescribe the rate of TDS to be effected. For the purpose of sec.192 –salaries and sec.195-payment to non –resident including foreign companies, the rate at which tax needs to be educated will depend on the rates of tax applicable to the payee. Only in respect of sec.192 the deduct or is responsible to issue from No.16 to the employee payee (From No.16AA if the income from salaries before allowing education U/S.16 does not exceed Rs. 1.5 lakh) whereas, in respect of tax deducted under all other provision Form No.16 A shall be issued by the deduct or to the payee for the purpose of availing credit in their respective assessments.

**An Overview of Salary–Sec. 192:**

- Any person responsible for payment of salary is liable to deduct tax at the slab rates of tax applicable to individual employees, for the financial year in which payment is made, in respect of income chargeable under the head ‘salaries’. There for, the status of the employer is relevant for the purpose of deducting tax u/s 192. There is no distinction whether the employer is an individual, HUF, firm or a corporate entity. It does not matter is to whether the individual employer is carrying on business or profession or claiming such salary as deduction or not. To illustrate, an individual who derives only rental income from properties engages employees for collecting rent shall deduct tax at source on the payment of salary where source on the payment of salary where such payment exceeds the basic exemption limit.
- Again, number of employee engaged by the employer is not relevant factor. Even in case where the employer has engaged only one employee and the taxable salary of such employee exceeds the basic exemption limit, TDS provision U/S. 192 applies.
- Tax shall not be deducted at source where, the tax on salary income of the employee is ‘Nil’ after considering all the allowances and deductions an individual is entitled to under the Income tax Act .Accordingly, an employee is entitled to all exemptions provided u/s.10 and deduction contemplated under chapter VI-A The employer shall allow such claims by the employee and compute the estimated taxable salary for the entire year. It may be noted that though section 192 provides for allowance of deduction under chapter VIA, the annual circular on TDS, restricts deduction under section 80 G to donation to certain specified funds u/s 80 G, which are specifically mentioned in the circular. There for, even though an

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जुन्नर तालुक्याचा स्वातंत्र्य चळवळीतील सहभाग : क्रांतीकारकांचे योगदान

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राष्ट्रीय चळवळीच्या विविध पैलूंमधीकी 'क्रांतीकारकांचे योगदान' हा पैलूंही महत्वाचा आहे. हा पैलूं अभ्यासासाठी आपणास प्रादेशिक व स्थानिक इतिहास अभ्यासाची मदत घ्यावी लागेत. कारण स्थानिक व प्रादेशिक इतिहास हा राष्ट्रीय इतिहासाचा अविभाज्य भाग आहे.<sup>३</sup>

प्रस्तुत शोधनिवंधामधून जुन्नर परिसरातील आदिवासी, महादेव कोळी, रामोशी, कोळी समाजातील त्याचप्रमाणे १८०० ते १९४७ या कालावधीमध्ये इतरी समाजाने ब्रिटिशविरोधी केलेल्या क्रांतीकारांनी कार्याचा आढळाव घेतला आहे.

आंवेगाव तालुक्यातील जांभोरी गावच्या होन्या केंगले या आदिवासी क्रांतीकारांनी जुन्नर व आंवेगाव तालुक्यामध्ये सावकारासाहीविरुद्ध लादा पुकारता होता. सावकारानी इंग्रज सरकारची मदत घेतली. होन्या केंगले यांनी आंवेगावचे सावकार हहीचंद रूपचंद यांच्या भरावर दरोडा टाकून अनेक गहणाखातांची होळी केली. त्यास पकडण्यासाठी मेजर डॉनियल नावाच्या अधिकाऱ्याने शर्ष केली. होन्यास पकडले, मात्र तो सुटला.<sup>४</sup>

जुन्नरमधील आदिवासी क्रांतीकारक कोळ्या नवले, मूळ गाव जुन्नरच्या पश्चिमेकडील उस्थळ. १९२०-१९३० या कालावधीमध्ये जुन्नर परिसरामध्ये कोळ्या नवले हे गोरारीबोना मदत करत असत.<sup>५</sup> कोळ्या नवले याने जुन्नरमधील ब्रिटिश सत्ता, त्यांना साथ देणारे स्थानिक सावकार यांच्या विरुद्ध जुन्नर परिसरातील पिलाजी बोराडे, लव्हाजी बोराडे, अनाजी सावळे, कुशाब सावळे, गणा आंबकर, आण्णा भवारी, गणपत बोराडे इ. तरुणांना एकत्र करून क्रांतीकारी संघटना उभारती. जुन्नर परिसरामध्ये कल्याण ते अहमदनगर महामार्गवरीत सर्व गावांमध्ये कोळ्या नवले हा क्रांतीकारी तरुण सावकारांचा कर्दनकाळ आणि आदिवासींचा वाती होता. इंग्रजांनी कोळ्या नवल्यास पकडण्यासाठी त्यास जंगजंग पछाडले. स्थानिक लोकांना फितविण्याचा प्रयत्न केला. हरिसंचंद्र गडाजवळील कर्नाळा गावचा पाटील इंग्रजांनी दाखविलेल्या प्रलोभनास बळी पडला. त्यासे कोळ्या नवले-हा जुन्नरजवळ चावड किल्ल्यावर आला असल्याची बातमी इंग्रजांना दिली. कोळ्या ब्रिटिशांना सापडला नाही. मात्र त्यासे कर्नाळा गावच्या पाटलाने फितुरी केली म्हणून काका पाटलाचे नाक कापून टाकले. दुसऱ्या वेळी ब्रिटिशांनी कोळ्यास पकडण्यासाठी स्वतंत्र पोलिस पथकाची नेमणूक केली. आदिवासींच्या हक्कांसाठी लढत असताना कोळ्या नवले इंग्रजांनी दिव्येशवरच्या डोंगर परिसरात केलेल्या हल्ल्यात मारला गेला.

१९३० ते १९३५ या कालावधीत कोळ्या नवल्याने जुन्नर परिसरातील इंग्रजांच्या मनात मोठी दहशत निर्माण केली होती. कोळ्या नवले मारला गेला. मारली भिजू हा त्याचा सायंदीवार पकडला गेला. इंग्रजांनी त्याला काळ्या पाण्याची शिक्षा ठोठावली.

१९२१ पासून जुन्नरमधील ब्रिटिशांविरोधीचे वातावरण तापू लागले. बाबुराव फुले व अब्दुल कय्यम यांनी जुन्नर परिसरात ओटूर, वेले, राजूरी आणि बोरी या गावांमध्ये सभा घेऊन वातावरण तयार केले. २० जानेवारी १९२१ रोजी कर्सनदास रामचंद्र शेठ यांची अध्यक्षतेखाली जुन्नरमध्ये सभा झाली.<sup>६</sup> याचवर्षी जुन्नर परिसरात जुन्नर व आळे या ठिकाणी ठिळक वाचानालाला स्थापना झाली. ०२ आँकटोदर १९२० रोजी मुंबईचे श्रीयुत शर्मा यांच्या मार्गदर्शनाखाली शिक्षनेरी किल्ल्यावर विराट सभा होऊन शिक्षनेरी किल्ल्यावर तिरांगा ध्वज फडकिण्यात आला. ओटूर गावी जंगल सत्याग्रह करण्यात आला. जुन्नरमध्ये १९३१ मध्ये य. कृ. सोबती यांनी स्वदेशीच्या प्रचारार्थ सभा घेतली. त्यावेळी जुन्नरमध्ये १२५/- रूपयांची खांदी आणि पिपळवळीमध्ये ४०/- रूपयांची खांदी विक्री झाली. जुन्नरमध्ये याकामी रुद्धानाथ जोशी आणि हरी आप्याजी सहस्रदुद्ध यांनी मदत केली होती. ओटूरचे नानासाहेब गोविंद देशमुख वैयक्तिक सत्याग्रहात भाग घेतला. विडल हरिस्ताल खांदी यांनीही स्वातंत्र्य चळवळीचे लोण गावागावांमध्ये पोहोचविले.<sup>७</sup> १९४२ च्या चले जाव आंदोलनाचे वेळी जुन्नर तालुका सक्रीय सहभागी होता. ७ आंगस्ट १९४२ रोजी मुंबईच्या गवालिया टॅक मैदानावर मौलाना आझादांच्या अध्यक्षतेखाली सभा झाली. त्या सभेसाठी जुन्नरमधील खडके, पिपळवळीजवळील काळ्याडीचे दशरथ गेणूजी वापर उपस्थित होते.<sup>८</sup>

जुन्नर परिसरातील क्रांतीकारकांच्या भूमिगत कार्यासाठी गती देण्याचे काम श्रीपाद कृष्ण केळकर यांनी केले. पुण्यातून बुलेटिन व बॉम्ब जुन्नर परिसरात आणुन वापर केला. जुन्नरमध्ये या कामात अनेकजण होते. जुन्नर तालुक्यातील काळ्याडी

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## **Knowledge Management :Pressing Need for Business Organisations**

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### **ABSTRACT**

The value and importance of knowledge, as seen by numerous organisations today, does without a doubt play a crucial role in the current ever-challenging and aggressive business environment. As a result, businesses that aspire to be labelled as being successful and competitive need to seek and find better ways to improve their firms' performance. Hence, Knowledge Management (KM), which is viewed as a source of sustainable competitive advantage, has attracted the attention of various companies all over the business world. With the realisation of KM, the systematic management of organisation knowledge - a strategic corporate asset not to be taken lightly; can thus be created, transferred, shared and, utilised, in pushing for greater organisational competitiveness, innovativeness and, productivity.

The environment in which businesses operate today can be summarized in terms of five key trends: globalization and the increasing intensity of competition; changing organizational structures; new worker profiles, preferences and predispositions; advances in information and communication technology; and the rise of knowledge management (KM). The basic assumption of KM is that organizations that manage organizational and individual knowledge better will deal more successfully with the challenges of the new business environment. KM is seen as a key factor in realizing and sustaining organizational success for improved efficiency and innovation. This research paper examined the factors that help to improve business performance.

**KEY WORDS:** Knowledge Management, KM Process, Success Factors, Small and Medium Size Enterprises, Competitiveness.

### **INTRODUCTION**

In today's business world, the perception and inclination of knowledge is gradually increasing. In this day and age, knowledge is viewed to be the most important organisational resource that carries unprecedented value and therefore should not be left unscrutinised as compared to conventional business assets, such as land, labour and capital. As a consequence, knowledge together with change and globalisation has become the most important driving force and commercial asset of the 21st century economy. It is this so called 'knowledge' that has in fact become an emerging crucial resource popularly known as Knowledge Management. Firms, who are seen to have accepted and undergone KM activities as part of their business processes, are undoubtedly reaping the continuous benefits of what KM has to offer. As a result, a number of private and public organisations, attracted by the lucrative returns of what KM has to offer are therefore being lured and seemingly delighted in embracing and implementing KM.

Small and Medium-Size Enterprises (SMEs) are often regarded as the backbone of industrial development and important source of economic growth. For this reason, SMEs play a crucial responsibility in boosting the financial expansion in every country especially in meeting up with the challenges and demand of the current worldwide business environment.

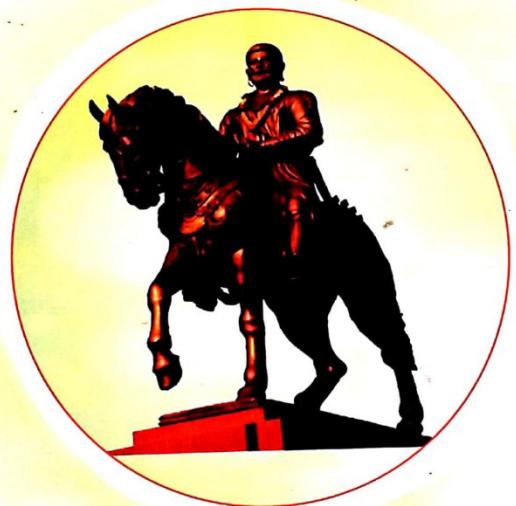
Knowledge Management may be particularly relevant for SMEs. Typically, SMEs have between 20-50 employees. As such, these firms tend to be relatively more dynamic and agile than larger organizations, and more ready to learn. However, they are often more vulnerable than larger organizations to the loss of key personnel. The main purpose of this paper is how to effectively establish and sustain good knowledge management practices in SMEs in order to ensure their competitiveness in the new business environment.

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**Finance Act, 2013: A Financial Literacy  
Input for the Individual Tax Payers**

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**ABSTRACT:**

The Taxpayers in India are the elite group and contribute tax purely in the Economic Growth and Development of Indian economy .The total number of taxpayers in India is at 3.63 crores as on 31st March, 2012. The Union Budget was presented by the expert and Honorable Finance Minister of India Sri C. Chidambaram in the Parliament .The Finance Bill of the year becomes the Finance Act after the approval of the President of India. The Income Tax Act,1961, is applicable throughout India, with effect from 1st of April 1962, except Jammu and Kashmir. Agriculture income is totally exempted from tax under section 10 of Income Tax Act, 1961. Direct and Indirect Taxes are one of the sources of revenue to the Government for the welfare of the general public. Hence, the present paper proposes to examine the FINANCE ACT, 2013

**Keywords:** Finance Act, Tax Liability, Exemptions and Deductions.

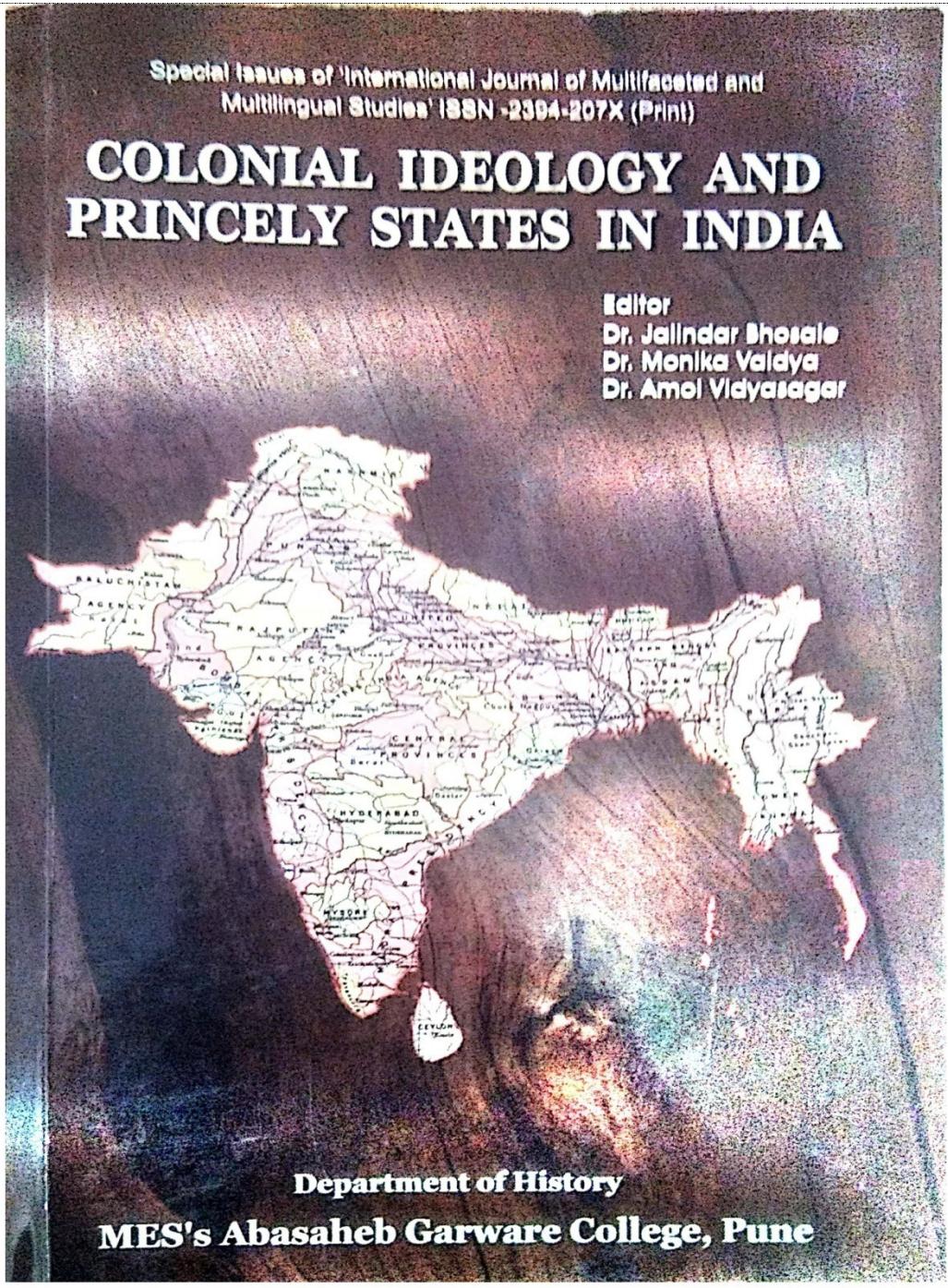
**Introduction**

Direct and indirect taxes are one of the fiscal policies in India. Direct taxes are paid by the taxpayers directly and knowingly .The classical examples of Direct taxes are Income Tax, Wealth Tax, and Corporation Tax, while the Indirect taxes are paid by the taxpayers unknowingly. The classical examples of indirect taxes are Excise Duty, Customs Duty, Value Added Tax, and Service tax. The Union Budget was presented by the expert and Honourable Finance Minister of India Sri C. Chidambaram in the Parliament .The Finance Bill of 2013 will become the Finance Act after the approval of the President of India. The Income Tax Act, 1961, is applicable throughout India, with effect from 1st of April 1962, except Jammu and Kashmir.

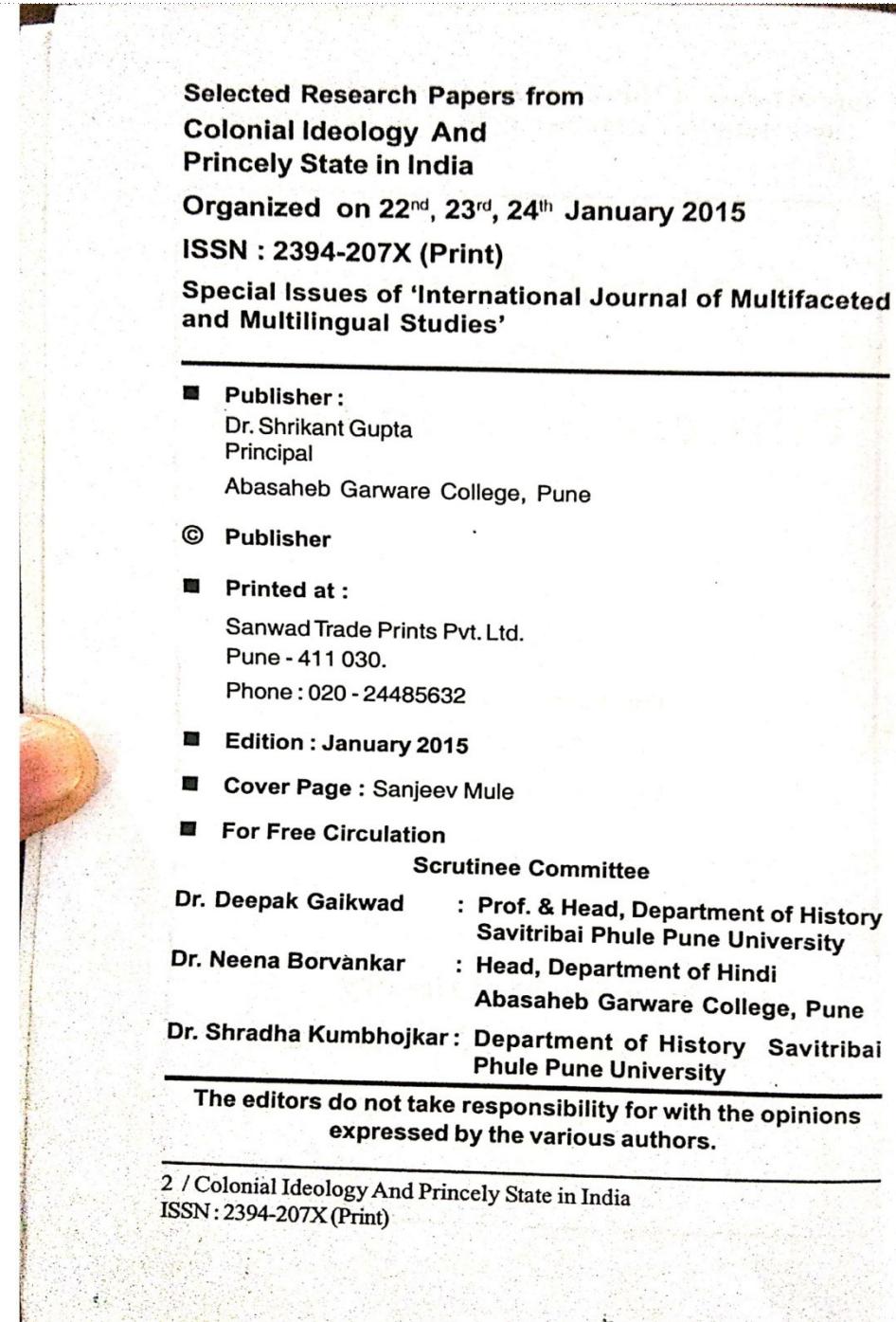
Agriculture income is totally exempted from tax under section 10 of Income Tax Act, 1961. Direct and Indirect Taxes are one of the sources of revenue to the Government for the welfare of the general public. Hence, the present paper proposes to examine the FINANCE ACT, 2013.

**Conceptual Background**

The origin of the word "Tax" is from the "Latin *taxo*, means I, estimate. Kautilya's concept of taxation is more or less akin to the modern system of taxation. His overall emphasis was on equity and justice in taxation. The affluent had to pay higher taxes. It was only for the good of his subjects that he collected taxes from them, just as the Sun draws moisture from the Earth to give it back a thousand fold" – Kalidas in Raghuvansh eulogizing KING DALIP. The first system of taxation was in ancient Egypt around 3000 –2800 BC in the first dynasty of the old kingdoms .The Progressive system of taxation was initiated during the regime of Sri Krishna Devaraya the King of Vijayanagar Empire. The Tax Administration was refined under the regime of the King Shershah Suri,. The king of Maratha Chhatrapati Shivaji Maharaj introduced the revenue system of Ryotwari. The Tax was primarily on Trade and Land Revenue. The Mughals also levied the tax on general public during their regime. Income tax in British India was introduced by Sir James Wilson on 24<sup>th</sup> of July 1860. However, the Income Tax Act, came into force since 1886.The Income Tax Act, 1922 was more



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#### 44. Constitutional Development In Aundh Princely State

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In British Raj India was discriminated on the basis of caste and religion, even it was divided also on the account of politics as 'British India' and 'Sansthani India (Princely State). The territory occupied by East India Company was called 'British India' and remaining which could save from Lord Dalhusi called as 'Princely States'. Due to 1858 change in India spreading of East India company ceased and India was handed over to British Parliament.

In terms of geographical expansion British India occupied 10,94,300 sq. miles and Princely State India occupied 7,11,032 sq. miles. Population of India in British India was 24 crore and 20 Lakh, and 7 crore 10 lakh in Princely State. Total number of Princely State was 562.<sup>1</sup>

In Maharashtra total number of Princely State was 18, which were, Kolhapur, Akkalkot, Aundh, Bhor, Jamkhandi, Janjira, Jat, Kurundwad (sr), Kurundwad (Jr), Miraj, Mirajmala (Budhgaon), Mudhol, Phaltan, Ramdurga, Sangali, Sawanur, Sawantwadi, and Wadijahagir. Population of these Princely State was 27 lakh, 85 thousand, 428 in Total. Geographical expansion was 10 thousand, 902 sq. miles Total economical production was 1 crore, 60 lakh, 51 thousand 68.<sup>2</sup>

But the economical condition of these Princely State was miserable as there was not enough room for empowerment, poverty eradication and economical growth. Subjects of Princely State was under double jeopardy. On the one hand there was a confrontation with heads of Princely State and other hand with British government.



"Education through Self-help is our motto - Karmaveer"

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प्रा. जगदाळे आवा आण्णा  
सहाय्यक प्राध्यापक

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### सारांश

भारतीय शेतकरी असांघटित आहे. शेतमाल विक्री करताना शेतकऱ्यांना दर उत्तरविष्याचावत भुमिका घेता येत नाही. तरीव त्यांच्या जवळ सोरेवारी करण्याची शक्ती नाही. कारण त्यांच्या कोर्टविक समस्या त्यांच्यापुढे उम्या असतात त्यापुढे त्याचा नाईलाज होतो व मिळेल ती किंमत पदरात पाढून घेऊ शेतमाल कमी किंमतीत विकला जातो. शुगरीनंतर वयतून एक ते दोन वेळा शेतकऱ्यांचा वाजाराची संवंध येतो. हे शेतकरी अल्पभूद्धारक असल्याने त्यांच्या शेतीमाल द्या अल्प प्रमाणात विक्रीस पठविला जातो. त्यापुढे व्यापारी लोक त्यांच्याकडे दुर्लक्ष करतात. शेतमालाची प्रतवारी किंतीची चांगली असली तरी त्यांना विफायतशीर भाव दिला नाही.

उघड पद्धतीने लिलाव होत असताना शेतकऱ्यांला आपल्या मालाची प्रत व त्याप्रतीचे देशार्थील दर बाजार समीक्षीमध्ये माहित नसतात त्यापुढे लिलावाची प्रक्रिया ही जवळ जवळ एकतर्फीच होत असलेली दिसून येते. शेतकऱ्यांचा शेतमाल कोणत्या प्रतीत ठेवायचा हे लिलाव करण्यारे आडते, व्यापारी यांच्या हातात असते. जर शेतकऱ्यांचा शेतमाल एक नंबर प्रतीतचा असला तरीही व्यापारी त्या शेतमालाला दोन नंबर प्रतीतचा दर्जा देतात व शेतकऱ्यांना कमी भाव देऊन त्यांचे आर्थिक शोषण करतात.

जागतिकीकरण, भारतीय शेतकरी, कृषिमाल, विषयन, संधी आणि आवाने.

प्रस्तावना बदलते आतंरराष्ट्रीय पर्यावरण व परिस्थितीमुळे विषयन संकल्पना, विषयनातील घडामोर्डी आणि डावेचे यात बदल होताना दिसतात. सन १९८५ पासून भारतात स्थर्यात्मक आणि ग्राहक प्रेरक अर्थव्यवस्था निर्माण होत आहे. जागतिक व्यापार संघटनेची (WTO) स्थापना० जानेवारी १९९५ रोजीजाली. गॅर्ट करारात डंकेल यांनी प्रथमच सेवा आणि शेती विषयाचा समावेश केला आणि रास्त व वाजारभिमुख शेती व्यापार व्यवस्था निर्माण करण्याचा दीर्घकालीन हेतू समासद देशांनी मान्य केलेला आहे. त्यापुढे प्रत्येक क्षेत्रातील स्पष्टचे स्वरूप बदलते आहे. या बदलाला सामोरे जाण्याची तयारी आपल्याला ठेवावी लागणार हे निश्चित झाले आहे. त्याला कृपी क्षेत्रांही अपवाद नाही.

गेल्या काही वर्षांमध्ये जागतिकीकरणाच्या लाटेत शेतमाल व्यापारगरील वंदने शिथील करणे भारतास कमप्राप्तज्ञाले. जागतिकीकरणाच्या या प्रक्रियेनुन जगभरातील नामांकित वैण्डच्या वस्तू देशादेशाच्या सीमा ओलांडून अगदी सहज सर्व सामान्य लोकांच्या देखील हातात पडू लागलेल्या आहेत. भारतील उत्पादन क्षेत्रामध्ये ७३टक्के वाटा शेती उत्पादनांचा आहे. परंतु योग्य वितरण यंवरेच्या अभावी वाजारपेठ आणि तातडीच्या चलनाची निकड यापुढे शेतकरी उत्पादकांना मिळणारे किंमत यात प्रचंड तफावत दिसते. यासाठी विषयन रचनेचे तंत्र, त्यामधील साधने आणि नवनवीन युक्त्या यांचा वापर करणे अत्यंत आवश्यक ठरते.

भारतातील कृषि विषयनाचे महत्व :भारत हा कृषिप्रधान देश आहे. आपल्या देशामध्ये ३०% लोक शेतकरी आहेत. याचा अर्थ बहुतांश लोकांची रोजी-रोटी शेतीर्थ निगडीत आहे. भारतातील स्फोटक लोकसंख्येची अनन्धान्याची वाढती गरज भागवन शिल्लक गाहीलेल्या मालाची नियांत करण्याचे मोठे काढ शेतकऱ्याद्वारे सुरु आहे. गेल्या ५० वर्षांत औद्योगिक क्षेत्राचा जरी विकास होत असला तरी

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**Agricultural Marketing in India**

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**Introduction:** Agriculture is an important sector in contributing of national incomes to the Indian Economy. With the greater importance agriculturist should have good marketing facilities as economy adopt new policies. Marketing of his product is the most important activity of a farmer. Rural development which much more implies on small farmers agricultural progress, encompasses efforts to raise both farm and non-farm rural real incomes through job creation, rural industrialization, and the increased provision of education health, nutrition, social and welfare services. The increasing development of agricultural production has brought in its significance. Agriculture sector should face new challenges in terms of finding markets for the increased production. The issue of agriculture and agricultural marketing is dealt with both by the state as well as the central government in the country. Starting from 1951, various Five-Year Plans laid stress on development of markets, on-farm and off-farm storage structures related to facilities for standardization and grading, packaging, transportation, etc. Most agricultural commodity markets generally operate under the normal forces of demand and supply. Marketing has to be customer-oriented and has to provide the farmer, transporter, trader, processor, etc. with a profit. This requires those involved in marketing chains to understand buyer requirements, both in terms of product and business conditions.

**Objectives of the study**

- 1 To study the Methods of Sale and Marketing Agencies.
2. To study the challenges of Agricultural- Marketing in India
3. To reviews the Present Constraints and Reforms Agricultural Marketing

**Methodology**

To analysis will be done with the help of secondary data .The data collected mainly Reference books , websites, annual reports, research paper etc.

**Basic Facilities Needed for Agricultural Marketing**

In order to have best advantage in marketing of his Agricultural product the farmer should certain Basic facilities:

- He should have proper facilities for storing his goods.
- He should have holding capacity, in the sense, that he should be able to wait for times when he could get better prices for his produce and not dispose of his stocks Immediately after the harvest when the prices are very low.
- He should have adequate and cheap transport facilities which could enable him to take his surplus produce to the mandi rather than dispose it of in the village itself to the village money-lender-cum-merchant at low prices.
- He should have clear information regarding the market conditions as well as about the ruling prices, otherwise may be cheated. There should be organized and Regulated markets where the farmer will not be cheated by the dalals and arhatiyas.
- The number of intermediaries should be as small as possible, so that the middleman's profits are reduced. This increases the returns to the farmers.

**Challenges of Present Marketing System**

1. Improper warehouses
2. Lack of grading and standardization
3. Inadequate transport facilities
4. Presence of a large number of middlemen
5. Malpractices in unregulated markets
6. Inadequate market information

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# PURSUIT

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## Entrepreneurship in India : Challenges and Opportunities

**Dr. J. P. Bhosale**

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### Abstract

In India, Entrepreneurship is the base of Indian economy. The entrepreneur is an economic man, who tries to maximize his profits by various innovations. Entrepreneurship innovation includes the solving problems and entrepreneur gets satisfaction from using capabilities in attracting various crises. Every entrepreneur plays an important role in the economic growth and also development of nation. It is a purposeful activity includes in planning, controlling, promotion and also distribution of various goods and services. For more than two centuries, entrepreneurs have generated property for society by pursuing their own financial self-interest. Now a new generation of business leaders is taking a more direct approach to solving social problems.

This research paper aims to highlight the various contributions to the entrepreneurship literature and entrepreneurs as role model for new age leadership in India. Also this research paper concludes with a future research agenda. Inspired by role models such as Microsoft's Bill Gates, Ratan Tata, Vijay Mallya, Mukesh Ambani, Vithal Kamat etc., social entrepreneurs are using their commercial skills and market based incentives to tackle poverty, disease and environment degradation.

**Keywords -** Entrepreneur, Entrepreneurship, Innovation, Leadership, Regional Growth etc.

### Introduction

An entrepreneur is the agent who buys factors of production at certain prices in order to combine them into a product with a view to selling it at uncertain prices in future. An entrepreneur always attempts to bring change in terms of factor proportions which is called innovation. On the contrary, a manager is concerned only with day-to-day affairs of a going concern, but entrepreneurs have been making a significant impact in all segments of the economy in India, Germany, Great Britain, Canada, Australia and the United States.

Over the past 200 years, management theories and powerful business tools in the areas of marketing, strategy and competitive advantage have helped entrepreneurs expand their commercial ventures. Now in India, Entrepreneurs as a role model for new age leadership for various segments of the economy. The areas chosen by entrepreneurs are retail trade, restaurants, hotels, education, cultural, cleaning, insurance, manufacturing and other service sectors. The Indian state makes Indians entrepreneurial, as to overcome basic constraints and succeed with what we have to innovate and improvise. This research paper will describe how the Indian Business, Entrepreneurs and its Entrepreneurial spirit play an important role in India's growth.

Entrepreneurship plays an important role in the economic growth and development of nation. It is a purposeful activity includes in planning, controlling, promotion and also distribution of various goods and services. The study of entrepreneurship reaches back to the work of Richard Cantillon and Adam Smith in the late 17<sup>th</sup> and early 18<sup>th</sup> centuries, but was largely ignored theoretically until the late 19<sup>th</sup> and early 20<sup>th</sup> centuries. An entrepreneur is a difficult task in economic development and a very important part of the socio-economic transformation. It is a risk taking activity and also challenging tasks. The entrepreneurial improvement is not a one day job but also success in this sector never comes easily. It takes time and needs hard work, also systematic planning. 'Entrepreneur' refers to a person or group of persons who possesses a certain set of qualities and performs a certain set of activities, which go to make an entrepreneur. An entrepreneur is one who creates something new, undertakes risks,

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## Entrepreneurship and Rural Development in India

Dr. J. P. Bhosale, Dr. Vinod T. Pate & Mrs. Madhura K. Kalbhor

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### Abstract:

Entrepreneurship education is assuming extraordinary relevance within academic programs all over the world, but there is very little known about it from a research perspective. The said paper discusses the status of current research on entrepreneurship education, providing an overview of the academic debate on its main issues. Entrepreneurship education will go a long way in helping India churn out "job-generators" instead of "job-seekers" as former president APJ Kalam puts it. Entrepreneurship is a dynamic process of vision, and creation. It requires an application of energy and passion towards the creation and implementation of new ideas and creative solutions. Essential ingredients include the willingness to take calculated risks – in terms of time, equity, or career, the ability to formulate an effective venture team; the creative skill to marshal needed resources and fundamental skill of building effective business plan. The entrepreneur is an economic man, who tries to maximum his profits by innovation. Innovation involves problem solving and entrepreneur gets satisfaction from using capability in attacking problems. In simple words, An entrepreneur is a person who able to look at the environment, identify opportunities to improve the environmental resources and implement action to maximum those opportunities it is important to bear in mind the entrepreneurial skill that will be needed to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment. Taking this into consideration, we will find that each of the traditional definition has its own weakness.

**Keywords:** Women Entrepreneurship, Business Entrepreneurship, Rural Entrepreneurship Development, Empowerment, Environmental Resources.

### Introduction

In India, Entrepreneurship is the base of Indian Economy. The early history of entrepreneurship in India reflects from the different culture and tradition of the Indian people. The Indian people are also entered the entrepreneurial role from various different castes and religions. Entrepreneurship is essentially an ability to take risk in production and marketing, also entrepreneurship is essentially a function of co-ordination, organization and supervision. The entrepreneur is as innovator, endowed with an innate ability to innovate something new or do the same in a different manner. Entrepreneurs are a specialized group of person who bear uncertainty and also he is one who how they can turnout as quickly as possible and has high degree of need for achievement. The entrepreneur is seen as an individual who bears the risk of operating a business in the face of uncertainty about future conditions and who is rewarded accordingly by his profits or losses.

Women entrepreneurs have been making a significant impact in all segments of the economy in India, Canada, Great Britain, Germany, Australia and the United States. The areas chosen by women are retail trade, restaurants and hotels, education, cultural, cleaning, insurance and manufacturing.

The women have achieved immense development in their state of mind. Which increase in dependency on service sector, many entrepreneurial opportunities along with study on their impact on various economies. Social and economic development of women is necessary for

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### RASHTRIYA UCHCHATAR SHIKSHA ABHIYAAN (RUSA) : CHALLENGES AND OPPORTUNITIES

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#### ABSTRACT

India has the third largest higher education system in the world. Only to China and USA Higher education needs to be viewed as a long term social investment for the promotion of economic growth, cultural development, social cohesion, equity and justice. In order to meet the XII<sup>th</sup> plan aim of inclusive growth and to ensure genuine endogenous and sustainable development along with social justice and equity, the higher education sector has to play a pivotal role, especially in generating research-based knowledge and developing a critical mass of skilled and education personnel.

Today, the higher education system as a whole is faced with many challenges such as financing and management, access, equity, relevance and reorientation of policies and programs for laying emphasis on values, ethics and quality of higher education. The quality of higher education has become a major concern today. Needs and expectations of society are changing very fast and the quality of higher education needs to be.

The government of India put many steps to promote higher education in the country after independence. R. Radhakrishnans Commission (1948-49) recommended the integration of secondary education and higher education. It has also recommended the establishment of University Grants Commission (U.G.C.) The Mudaliar Commission (1954) recommended 3 Year secondary and 4 Year higher education system. The Kothari Commission recommended modernization of education in the country.

**Keywords :** Education, Higher Education, Rashtriya Uchchatar Shiksha Abhiyaan (RUSA), Social Investment, Employment etc.

#### INTRODUCTION

Higher Education in any country need to be recognized as a public good as it produces the human and material resources to achieve set economic, social, cultural, political and democratic goals. Employment of higher education through scientific planning and liberal funding by Government will sustain the development.

The objectives and approach of Higher Education under XII<sup>th</sup> plan and the proposed RUSA reflect the seriousness of the Indian Government on reforming higher education to achieve the higher education goals.

The Committee headed by Sri B.K. Chaturvedi, constituted by planning Commission had recommended amalgamating plethora of Centrally Sponsored Schemes (CSSS) presently running concurrently in order to harmonize the objectives and also to achieve economies of scale.

Keeping in view the recommendations of the planning commission, the need for reforms in state higher education sector, using central funds in a strategic manner to ensure holistic planning at the state level and enhancement of allocations for the state institutions, a new centrally sponsored scheme is proposed. The scheme would be spread over the two plan



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**SERVICES MARKETING : CHALLENGES AND STRATEGIES**

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**ABSTRACT**

This research paper presents conceptual background and covers the challenges and strategies of services marketing. Service is any act or performance that one party offers to another that is essentially intangible and does not result in any ownership. The majorities of the challenges in service marketing arises from the basic characteristics of services like intangibility, heterogeneity, inseparability and perishability. These characteristics have been staples of service research for more than two decades. All of these characteristics poses specific challenges and requires explicit strategies. Today almost every service organization is facing the marketing challenges in global business environment due to the basic characteristics of services. In spite of the fact that various studies have been conducted in the area of services marketing, there is a great need to further authenticate different models and recommendations due to considerable changes in business environment. Most of the studies focus on comparing differences in buyer characteristics and only few compare how goods and services relate to their markets based on these differences. This paper attempts to appraise the strategies and challenges of service marketing in a globalized business environment.

**Keywords :** Services Marketing, Strategy, Promotion, Intangibility, Global Business Environment.

**INTRODUCTION**

Services marketing is the provision of intangible offerings (services), whether business to consumer (B2C) or business to business (B2B) markets. This can be commonly found in telecommunications, air travel, health care, financial, car rental, and professional services. A globalized business environment is that which encompasses different sovereign countries with interplay of several factors exogenous to the home environment of a business organization and influencing decisions on resource use and capabilities. Such factors fundamentally include social, political, economic, cultural, legal and technological elements. The study adopted desk research using of relevant secondary data to draw generalization. Relying on secondary data, it was found that service marketing is influenced by the challenges of intangibility, perishability, heterogeneity, inseparability and nature of the service. Other factors such as socio-cultural, macroeconomic and inter-boundary barriers are found to relate with service marketing operations internationally. Based on the findings, the paper recommends that since service marketing is very competitive, strategies that revolve around the effective mobilization, adaptation and deployment of the seven Ps of services and marketing mix variables of product, place, pricing, promotion, people, physical evidence and processes will help a service marketer and/or provider gain competitive advantage in a globalized market place.

The challenges in service marketing arise from the basic characteristics of services like intangibility, heterogeneity, inseparability and perishability and are consistently cited as IHIP. These characteristics have been burning issue of service research for more than two decades. A piece of these characteristics poses definite challenges and requires specific strategies. These burning challenges swivel around understanding customer needs and prospect for service, tangibilizing the service offering, dealing with a multitude of people and delivery issues, and keeping promises made to customers.

**OBJECTIVES OF THE RESEARCH STUDY**

The present research study is carried out with following objectives in view:-

1. To study the concept of service marketing in more comprehensive manner.

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**DIGITAL INDIA – NEW ENTREPRENEURIAL OPPORTUNITIES AND CHALLENGES**

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**ABSTRACT**

**IT (Indian Talent) + IT (Information Technology) = IT (India Tomorrow)**

The success of entrepreneurship will be the true success of India. Digital India – the dream project of the government and a blessing for the citizens could help in connecting the dots of various projects, past and present, to bring India to a global platform. It will help in moving with the universal trends of digital innovation and create positive impact in the lives of people - rural and urban, young and old.

The digital revolution, underpinned by the rapid growth of ICT, is about fundamental changes in how people communicate, work, learn and earn. It is forging new business practices and means of governance. 20 years from now, the digital revolution, would have had far greater impact than the Industrial revolution did in 200 years. The result of these fundamental changes is interconnected societies and businesses. Physical boundaries no longer are a limitation when almost everyone and everything is a digital handshake away. This interconnection is the basis of the global engine of change that is transforming people from employees to entrepreneurs unshackling the traditional notions of workplace and success.

**Keywords:** Digital India, Digital Revolution, ICT, Entrepreneurial Opportunities, Empowerment of Manufacturing.

**INTRODUCTION :**

The Digital India announcement is one that can prove to be truly transformational for the country. Tremendous opportunities lie ahead for creating a huge base for electronics manufacturing in India and introducing digital technologies and skills to change the fortunes of the underserved segments of Indian society. The National Broadband Mission, the National Optical Fibre Network and other digital infrastructure projects have been somewhat delayed but enough optimism exists that these will be completed and extended to all parts of the country and create the base for a digital revolution in the country. With increased penetration of mobile, they become inclusion in financial systems for base of the pyramid. Moreover, with several industries undergoing digitization lately, local language content would help to gain adoption and to bridge the rural-urban divide. Problem of urbanization could be tackled by enabling equivalent infrastructure in rural areas or building satellite towns through 3 types of connectivity proposed by APJ Abdul Kalam namely: physical, electronic and knowledge. The digital business models not only help in reaching to wider audience, but at the same time, make the services more affordable, attractive and feasible for the end users. For example, entrepreneurial ventures such as Big Basket

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## **SHODHANKAN**

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कुकडी एज्युकेशन सोसायटीचे



## **सावित्रीबाई कला महाविद्यालय**

पिंपळगाव पिसा, ता. श्रीगोंदा

**सावित्रीबाई फुले पुणे विद्यापीठ (बी.सी.यु.डी.) अंतर्गत**



## **राज्यस्तरीय चर्चासत्र**

**भारतीय**

## **इतिहासलेखनातील नविन प्रवाह**

दिनांक १६ व १७ फेब्रुवारी २०१६



संपादक  
मा. नवनाथ वाजगे

अलिथी प्रकाशक  
प्राचार्य डॉ. अंकुश आहेठ

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भारतीय इतिहास लेखनातील नवीन प्रवाह  
राष्ट्रवादी इतिहासलेखनाचे कला व साहित्यामधून प्रकटीकरण

डॉ. लहू गायकवाड

कला, वाणिज्य व विज्ञान महाविद्यालय, नारायणगाव, ता. जुन्नर, जि. पुणे.

आज सावित्रीबाई कला महाविद्यालय, पिंपळगाव पिसा यांनी आयोजित केलेल्या राज्यस्तरीय चर्चासत्रामध्ये राष्ट्रवादी इतिहासलेखन या विषयावर विचार मांडण्याची संधी यजमान महाविद्यालयाचे प्राचार्य डॉ. अंकुश आहेर व इतिहास विभागप्रमुख प्रा. नवनाथ वाजगे यांच्यामुळे प्राप्त झाली. त्यांचे नवनाथ आभार व्यक्त करून भी विचार मांडतो. भारतात इंग्रजी सत्ता दृढ झाल्यावर त्यांनी आपल्या इतिहासविषयक नवकल्पना भारतात राबविल्या. इंग्रजी इतिहासलेखन प्रकाशयुगातील नवसंकल्पनांनी प्रभावित झालेले होते. भारतात इतिहास घडत असतानाच इतिहासलेखनाची प्रक्रियाही आकार घेऊ लागली. ब्रिटिश सैनिक, सेनापती, प्रशासकीय अधिकारी यांनी आपले प्रशासकीय कामकाज संभाळून ऐतिहासिक टिपणी काढण्यास प्रारंभ केला होता. त्यांनी राज्यकर्त्यावर आपला प्रभाव निर्माण केला. अशा प्रकारचे लेखनाचे तीन पंथ तयार काले होते.

प्रतिगमी-भारतातील राजकीय सत्ता युरोपियनांच्या हाती असावी. जेम्स मिलने उपर्युक्तावादाचा पुरस्कार केला. त्याचा भेर शासन आणि कायदा यावर होता. दुसरा पंथ विल्यम जोन्स यांचा होता. विल्यम जोन्स विलकिन्स, माल्कम, मझो, कॅर्निंग हॅम, एलफिन्स्टन त्यांची दृष्टी सामंजस्याची असून भारतीय संस्था, सामाजिक परिस्थिती याबाबत असर्थेवाईक दृष्टी बाळगली. तिसरा पंथ शोअर आणि ग्रॅंट यांच्या विचारांचा यांना स्थिरेचन मिशनरींचा पाठिंब होता. भारतीयांना शहाणे करण्याची जबाबदारी देवाने आपल्यावरच टाकली. त्यासाठी शिक्षणप्रसाराची गरज आहे असे धोये मानणारा हा गट होता. चौथा पंथ आल्फ्रेड लॅयेला, हेक्की मर्ने आणि विल्यम इंटर यांचा. त्यांनी भारतातील विविध सामाजिक संस्था, समाज यांचा सख्तील अभ्यास केला. पाचवा गट आधुनिक विद्यानांचा, पि.ई.सॉर्टर्सू, टी.जी.पी. स्पीअर, सी.एच.फिलिप्स, प्रा. होल्डेन हर्बर, प्रा. वालहालचेट इत्यादीचा ते इतिहासकार रॉन्केचा आदर्श मानणारे, त्यांनी साधनांना महत्व दिले. 'पाचव्या गटानीच भारतातील नवीन साधनांची चिकित्सा, पृथक्करण, अन्वयार्थ आणि वस्तूनिष्ठता समजाविली. ती भारतीय इतिहासलेखनामध्ये स्वजित नाही. कारणीमांसा, अन्वयार्थ ही पद्धती न वापरता लेखन केले. डॉ. राजा दीक्षित यांच्या शब्दात सांगायचे झाले तर, 'साधनांच्या नदीत दुंबण्यापेक्षा अन्वयार्थाच्या महासागरामध्ये पोहलेले बरे वा अधिक चांगले.' ते मात्र आम्ही करत नाही.

ब्रिटिश इतिहासकार आपले लेखन (सामाज्यवादी लेखन) भारतीयांच्या गळी उत्तरवत असताना इतिहासकारांनी उशिरा का होईना त्यास प्रतिउत्तर आपल्या लेखनामधून दिले.

ब्रिटिश मांडणी- रॉबर्ट आर्म यांने 'हिस्ट्री ऑफ द मिलिटरी ट्रॅडिंग्सन्स ऑफ द ब्रिटिश नेशन इन हंडेस्ट्राल' हा ब्रिटिशात्मक ग्रंथ लिहिला. जेम्स मिलने १८०६-१८१८ चा दरम्यान 'ब्रिटिश भारताचा इतिहास' हा ग्रंथ सदा खंडामध्ये लिहिला. पुढील लेखक अनुक्रमी जॉन माल्कम, पीटर ओबर, एडवर्ड थॉर्नटन यांच्या सामाज्यवादी मांडणीचे मूळ



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### अखिल महाराष्ट्र इतिहास परिषद



दि. २० व २१ जानेवारी २०१६

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**बाबुजी आहाड महाविद्यालय**

पाठीर्डी, जि. अहमदनगर ४१४ १०२.

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डॉ. भाऊ दाजी लाड यांचे अर्थकारण  
(इ.स. १८२४ ते १८७४)

डॉ. उत्तम आप्पासाहेब पठारे,  
इतिहास विभागप्रमुख,  
कला, वाणिज्य व विज्ञान महाविद्यालय  
नारायणगाव, ता. जन्मर, जि. पुणे.  
मो. १९७५/८०२.

१९च्या शतकात महाराष्ट्रात व भारतात 'प्रबोधन' घटून आले. या प्रबोधनातून पुढे विसाव्या शतकात स्वातंत्र्य आंदोलन आकाराय आले. भारतीय स्वातंत्र्य आंदोलनाचा पाया जसा येथील सामाजिक-धार्थिक गुणारणा चळवळीनी घातला तसा तो १९च्या शतकात अनेक सामाजिक विचारवर्तांनी मांडलेल्या आर्थिक विचारांनी अधिकच मजबूत केला. आधुनिक भारताच्या इतिहास आपण अनेकदा राजकीय अंगाने पाहतो. मात्र भारतीय गट्टीय चळवळ विकसित होत गेली ती आर्थिक संदर्भातून सुद्धा! 'आर्थिक विचार' हा राष्ट्रीय आंदोलनाचा महत्त्वाचा आधार होता. तसेच भारताचा स्वातंत्र्य लदा हा आर्थिक विकासासाठी होता. असे असुनही आजपर्यंत आप्यासकांनी प्रामुख्याने न्यायमूर्ती रानडे व दादाभाई नौरोजी यांच्या आर्थिक विचारांची दगडल घेतलेली दिसते. परंतु यांच्या शिवाय अनेक सामाजिक विचारवंतांचे आर्थिक विचाराही आधुनिक भारताच्या निर्मितीच्या दृष्टीने महत्त्वाचे होते. याच हेतूने प्रस्तुत शोधनिंबंधात डॉ. भाऊ दाजी लाड यांच्या आर्थिक विचारांची चर्चा केली आहे.

महाराष्ट्रातील सुरवातीच्या समाजसुधारकांच्या मानिकेत भाऊ दाजी लाड यांचे स्थान अतिशय महत्त्वपूर्ण आहे. समाजाच्या विविध क्षेत्रात त्यांनी आपल्या कार्याचा उत्सा उमटविला आहे. अच्युत इंग्रजी अमदानारील एक पुरोगांमी विचारवंत म्हणून त्यांच्या निर्देश केला जातो. भाऊ दार्जीनी आयुष्यामध्ये अनेक गोष्टी केल्या. एक शिक्षक, डॉक्टर, राजकीय चळवळीतील पुढारी, ग्रंथालय, स्त्री शिक्षणाच्या शाळा, म्हणियम, बोटनिकल गार्डन यांचे संस्थापक, बोर्ड

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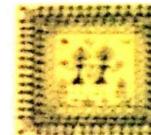
कुकडी एज्युकेशन सोसायटीचे



સાવિત્રીબાઈ કલા મહાવિદ્યાલય

ਪਿੰਡਗਾਵ ਪਿਸਾ, ਤਾ. ਸ਼੍ਰੀਗੋਂਦਾ

સાવિત્રીવાઈ ફુલે પુણે વિદ્યાપીઠ (બી.સી.યુ.ડી.) અંતર્ગત



राज्यस्तरीय चर्चासत्र

भारतीय

## इतिहासलेखनातील नविन प्रवाह

दिनांक १६ व १७ फेब्रुवारी २०१६

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प्रधार्य डॉ. अंकुश आहेर

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## ✓ भारतीय स्वातंत्र्यालढा आणि मराठी रंगभूमी

डॉ.पठारे उत्तम आप्यासाहेब,  
इतिहास विभाग प्रमुख, कला, वाणिज्य व विज्ञान महाविद्यालय, नारायणगाव, ता.जुनर, जि.पुणे, मो.९०७५६८१०१५

एकोणिसाऱ्ये शतक हा महाराष्ट्राच्या इतिहासातील अंत्यं महत्वपूर्व कालखंड होता. या शतकात जी नवी जागृती घडून आली, ती धार्मिक, सामाजिक सुधारणा चळवळीना आणि राजकीय स्वातंत्र्यचळवळीला कारणीभूत ठरली. या शतकात नवे शिक्षण, वृत्तपत्रे, नियतकालिके, आधुनिक मराठी साहित्य, नाट्यकला, राष्ट्रवादी इतिहाससंशोधन या गोषी विकसित झाल्या. दलणवळणाची नवी साधने, औद्योगिकीकरण, नागरीकरण, सार्वजनिक संस्थात्वक जीवन, लोकशाही राजकारण यासुरे समाजजीवन बदलू लागले. वतनदारी व्यवस्थेचा न्हास होऊन आधुनिक शिक्षणाने प्रभावित झालेला मध्यम वर्गांचा उदय झाला. 'शोषित-अंकित जन' मध्ये नव्या जाणीचा रुजू लागल्या. एकंदरीत आधुनिकतेच्या दिशेते महाराष्ट्राची वाटचाल सुरु झाली. या सर्वांना साकल्याने १९ व्या शतकातील महाराष्ट्रातील 'प्रबोधन' म्हणले जाते. या प्रबोधनाविषयी इतिहासकारांनी मोठ्या प्रमाणावर लेखनसंशोधन केले आहे. मात्र १९ व्या व २० व्या शतकातील महाराष्ट्रातील कला व साहित्यातून राष्ट्रवादाचे जे प्रगटीकरण झाले याविषयी लेखन व चिंतन हा मात्र महाराष्ट्राच्या प्रबोधनाच्या आजवरच्या अभ्यासात एक दुर्लक्षित पैलू आहे. कला, साहित्य व राष्ट्रवाद या दृष्टिकोनातून या पैलूंवर प्रकाश टाकणे हा प्रस्तुत शोधनिवंधाचा उद्देश आहे.

नाट्यवाइमय वाडमयेतिहासाचा एक प्रकार आणि वाडमयेतिहास हा मुलतः इतिहासाचाच एक प्रकार आहे. इतिहासाच्या आधुनिक संकलनेतून आपल्याला हेच लक्षण येते की, इतिहास म्हणजे निव्वळ सनावळ्या वा घटनांचे वर्णन नव्हे. तो वादग्रस्त घटीताच्या अन्वयार्थाच्या गामा आहे. गतकालाच्या संदर्भात आजच्या वर्तमानाचा अर्थ शोषणे म्हणजे इतिहास. 'मानवी जीवनाची समग्र वाटचाल म्हणजे इतिहास.' इतिहासात एकूण समाजाचेच चित्र रेखाटले जाते. सर्व इतिहास हा विचाराचा आहे. जाणीवांया इतिहास आहे. भूतकालाच्या अभ्यास असूनही इतिहास हा तात्त्विक अथवे समकालीन असतो. म्हणूनच इतिहासाची व्याख्या इटालियन तत्वज्ञ द्वारे अशी करतात की, 'सर्व इतिहास हा समकालीन इतिहास आहे.' हे विधान वाडमयेतिहासाल सुद्धा लागू आहे. इतिहास ही भूतकालातील कहानी असली तरी ती वर्तमानाची गरज असते. ज्याचा वेध घ्यायचा तो विषय कोणत्याही काळातील असो, वेध येण्याचा इतिहासकाराचे आणि तो वाचणाऱ्या, वापरणाऱ्यांचे अंतःसत्त्व समकालीन असते. इतिहास लेखन वाचनात संदर्भ मूलतः समकालीन असतो.'

भारतीय राष्ट्रवादाची गुणक वैचारिक, आर्थिक, सामाजिक, सांस्कृतिक व राजकीय प्रेरणांमधून होत गेली. पुढील काळात भारताची नवजागृत अस्मिता नेमस्त, जहाल, क्रांतिकारी विचारसरणी तसेच राष्ट्रवादी साहित्य, विक्षण आणि संस्थ्या या विविध माध्यमातून अविकृत होऊ लागली. याला नाट्यवाइमय आणि मराठी रंगभूमीची अपवाद नव्हती. म्हणूनच समाज जागृती आणि राष्ट्रवाद निर्मितीत म्हणजेच भारतीय स्वातंत्र्य समरात मराठी रंगभूमीचे योगदानही महत्वाचे ठरते.

'साहित्य ही सामाजिक शक्ती असते.'<sup>३</sup> या दृष्टीने स्वातंत्र्यपूर्व काळातील साहित्याचा आपण विचार केला पाहिजे. १९व्या शतकातील महाराष्ट्रात राजकीय आणि सामाजिक वास्तवात जे परिवर्तन घडले, त्याचा काढवरी आणि नाटक वाडमय प्रकाराच्या विकासाशी निकटचा संबंध होता. एकंदरीतच तत्कालीन वाडमयाचे आशय आणि तत्कालीन सामाजिक वास्तव यांचे परस्परांशी ढूढ नाते होते.

त्रिटिशकाळात नाट्यकला या माध्यमाने आधुनिक रूप धारणा केले. आधुनिक मराठी रंगभूमीच्या उदयापूर्वीच त्रिटिशांनी नाट्यगृहे बांधली आणि रंगभूमी हे माध्यम विकसित होऊ लागले. युरोपियनांनी आपलात वर्गांनी जमवून मुंबईत पहिले नाटकगृह इ.स.१७७० मध्ये बांधले गेले.<sup>४</sup> १८४२ मध्ये जगज्ञाप शंकरशेठ यांनी नाटकगृहास जागा दिली व त्या नाटकगृहाचे १० फेब्रुवारी १८४६ रोजी उद्घाटन झाले.<sup>५</sup> वॉन्डे थिएटर हे मुंबई इलाख्यातील सर्वात जुळे नाटकगृह असून तेथे वेळोवेळी इंग्रजी नाटकांचे प्रयोग होत असते. तसेच पुण्यातील

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**HISTORICAL & GEOGRAPHICAL STUDY OF MAJOR  
TOURIST CENTERS IN JUNNAR TAHSIL, PUNE.  
(MAHARASHTRA)**

**Prof. Dr. Uttam Pathare**  
Department of History, ACS College, Narayangaon  
**Prof. Sharad Kaphale**  
Department of Geography, ACS College, Narayangaon

**Introduction :**

Tourism is travel for pleasure; also the theory and practice of touring, the business of attracting, accommodating, and entertaining tourists, and the business of operating tours. Tourism may be international, or within the traveler's country. The World Tourism Organization defines tourism more generally, in terms which go "beyond the common perception of tourism as being limited to holiday activity only", as people "traveling to and staying in places outside their usual environment for not more than one consecutive year for leisure, business and other purposes".

Tourism is an important, even vital, source of income for many regions and countries. Tourism brings in large amounts of income into a local economy in the form of payment for goods and services needed by tourists, accounting for 30% of the world's trade of services, and 6% of overall exports of goods and services. It also creates opportunities for employment in the service sector of the economy associated with tourism.

India is a vast South Asian country with diverse terrain – from Himalayan peaks to Indian Ocean coastline – and history reaching back 5 millennia. Therefore tourism in India is economically important and is growing rapidly. The World Travel & Tourism Council calculated that tourism generated 8.31 lakh crore (US\$120 billion) or 6.3% of the nation's GDP in 2015 and supported 37.315 million jobs, 8.7% of its total employment. The sector is predicted to grow at an average annual rate of 7.5% to ₹ 18.36 lakh crore (US\$270 billion) by 2025 (7.2% of GDP).<sup>[1]</sup> In October 2015, India's medical tourism sector was estimated to be worth US\$3 billion. It is projected to grow to \$7–8 billion by 2020.<sup>[2]</sup> In 2014, 184,298 foreign patients traveled to India to seek medical treatment.

Maharashtra is an important tourism state in India which attracts many tourists from different states and foreigners too and was the fourth most visited state

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*Education is an ornament in prosperity and a refuge in adversity. — Aristotle*

#### Abstract

After independence, there has been tremendous increase in institutions of higher learning in all disciplines. But with the quantitative growth has it been able to attend to the core issue of quality. India is today one of the fastest developing countries of the world with the annual growth rate going above 9%. In order to sustain that rate of growth, there is need to increase the number of institutes and also the quality of higher education in India. To reach and achieve the future requirements there is an urgent need to relook at the Financial Resources, Access and Equity, Quality Standards, Relevance and at the end the Responsiveness.

**Key words:** Higher Education, SWOT Analysis, challenges, opportunities

#### Introduction

India's higher education system is the third largest in the world, next to the United States and China. The main governing body at the tertiary level is the University Grants Commission, which enforces its standards, advises the government, and helps coordinate between the centre and the state. Accreditation for higher learning is overseen by 12 autonomous institutions established by the University Grants Commission.

Some institutions of India, such as the Indian Institutes of Technology (IITs), Indian Institutes of Management (IIMs), National Institute of Technology (NITs), Mody Institute of Technology and Science and Jawaharlal Nehru University have been globally acclaimed for their standard of education. The IITs enrol about 8000 students annually and the alumni have contributed to both the growth of the private sector and the public sectors of India. However, India still lacks internationally prestigious universities such as Harvard, Cambridge, and Oxford.

#### Key players in the Higher Education System:

The University Grant Commission of India is not only providing grant, but also responsible for coordinating, determining and maintaining the standards in institutions of HE. Apart from the UGC here are various professional councils that are responsible for recognizing courses, promoting professional institutes and providing grants to under graduate programmers. AICTE, DEC, ICAR, BCI, NCTE, RCI, MCI, PCI, INC, DCI, CCH and CCIM are the statutory professional councils of India.

# PURSUIT

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## Entrepreneurship and Rural Development in India

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### Abstract:

Entrepreneurship education is assuming extraordinary relevance within academic programs all over the world, but there is very little known about it from a research perspective. The said paper discusses the status of current research on entrepreneurship education, providing an overview of the academic debate on its main issues. Entrepreneurship education will go a long way in helping India churn out "job-generators" instead of "job-seekers" as former president APJ Kalam puts it. Entrepreneurship is a dynamic process of vision, and creation. It requires an application of energy and passion towards the creation and implementation of new ideas and creative solutions. Essential ingredients include the willingness to take calculated risks – in terms of time, equity, or career, the ability to formulate an effective venture team; the creative skill to marshal needed resources and fundamental skill of building effective business plan. The entrepreneur is an economic man, who tries to maximum his profits by innovation. Innovation involves problem solving and entrepreneur gets satisfaction from using capability in attacking problems. In simple words, An entrepreneur is a person who able to look at the environment, identify opportunities to improve the environmental resources and implement action to maximum those opportunities it is important to bear in mind the entrepreneurial skill that will be needed to improve the quality of life for individuals, families and communities and to sustain a healthy economy and environment. Taking this into consideration, we will find that each of the traditional definition has its own weakness.

**Keywords:** Women Entrepreneurship, Business Entrepreneurship, Rural Entrepreneurship Development, Empowerment, Environmental Resources.

### Introduction

In India, Entrepreneurship is the base of Indian Economy. The early history of entrepreneurship in India reflects from the different culture and tradition of the Indian people. The Indian people are also entered the entrepreneurial role from various different castes and religions. Entrepreneurship is essentially an ability to take risk in production and marketing, also entrepreneurship is essentially a function of co-ordination, organization and supervision. The entrepreneur is as innovator, endowed with an innate ability to innovate something new or do the same in a different manner. Entrepreneurs are a specialized group of person who bear uncertainty and also he is one who how they can turnout as quickly as possible and has high degree of need for achievement. The entrepreneur is seen as an individual who bears the risk of operating a business in the face of uncertainty about future conditions and who is rewarded accordingly by his profits or losses.

Women entrepreneurs have been making a significant impact in all segments of the economy in India, Canada, Great Britain, Germany, Australia and the United States. The areas chosen by women are retail trade, restaurants and hotels, education, cultural, cleaning, insurance and manufacturing.

The women have achieved immense development in their state of mind. Which increase in dependency on service sector, many entrepreneurial opportunities along with study on their impact on various economies. Social and economic development of women is necessary for

**Entrepreneurship and Rural Development in India**

Dr. J. P. Bhosale, Dr. Vinod T. Pate &amp; Mrs. Madhura K. Kalbhor

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**Abstract:**

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# International Research Journal of Commerce, Management & Social Sciences

# IRJCMSS

**Department of Commerce & Research Centre**

**Special Issue on**  
**“Role of IQAC : Academic & Administrative Audit for TQM in Higher Education”**

**National Seminar Proceeding**  
**January 2017**



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B. J. College, Ale

**ABSTRACT**

The present research paper is highlighted on innovative practices related to Human Resource Management in Banking Sector. Banking sector is one of the vital financial pillars of Indian economy. The liberalization policy has affected the competitiveness of banks due to the global pressures resulting into combination of Human Resource Management with business policies. The survey by Boston Consulting Group and Indian Bank's Association report that the Indian banking industry will face two upcoming challenges that is an economically viable solution for financial inclusion and human resources framework in next one decade. While the first challenge demands unusual innovation and experimentation, the second threatens to cripple the ability of the largest segment of the banking industry from being able to innovate and stay competitive. The unique complexities of the public sector make conventional HR solutions ineffective. The initiatives like "Pradhan Mantri Jan-Dhan Yojana" by the Honourable Prime Minister of India, banks contribution in the financial inclusion has boosted up, but the employee's expectations from the industry have also arisen. This calls for a need to innovate the earlier HR practices of the banks so that the employee productivity can be enhanced.

**KEYWORDS**

Indian Banking Sector, Innovative Human Resource Practices, Human Resource Management, Banking, Practices, Indian Banks etc.

**INTRODUCTION**

Efficient human resource management is one of the most essential requirements for survival in this competitive world. HRM practices refer to organizational activities directed at managing the pool of human resources and ensuring that the resources are employed towards the fulfillment of organizational goals, HRM deals with planning, acquiring the right people, retaining/developing the people, and managing people separation/exit. Therefore, the major challenge for any organisation is to manage its human resources in such a manner that it can justify their need for the right jobs. Innovation is something that leads to reduction in cost of operations. It definitely results in increasing profitability and a better life for society.

In the era of globalization, the sustainability of each and every commercial organization has become a challenge and hence banking industry is also facing the same problem. There is need for multitasking and multi-skilled employees in banking sector. On account of giving better services banks are a breasting newer technology such as e-banking, networking banking, ATM's etc. Though software's are available still we find that customers needs and expectation from banking industry are not been fulfilled, the result is employees of banks are always complaining that they are working under stressful conditions and finding difficult to cope with the work, therefore there is a great scope for training these peoples for controlling these emotions, restructuring of these feelings and change the attitude to the positively.

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## APPLICATION OF ICT AND STUDENTS CENTERED APPROACH

**DR. J. P. BHOSALE**

**Editor in Chief :** International Research Journal of Commerce, Management & Social Sciences  
**Head :** Research Centre and Accountancy Arts, Commerce & Science College, Narayangaon, Tal : Junnar, Dist : Pune, Pin : 410504, Maharashtra, India.

### ABSTRACT:

The present research paper is focuses on application of information, and communication technology and student centered approach and the role of ICT in education to improve the performance. It also focuses to acknowledge the interdependency between a student centered approach and application of ICT for effective teaching. Although students centric approaches focuses its attention on the students yet the teachers role is of crucial importance as the teacher shifts his or her role from that of "the sage on the stage" to that of a facilitator or a mentor. In order to ensure success in students centric approaches in the classroom, the teacher need to be equipped with the necessary skills and techniques and also skills of classroom management. In short the teacher should be well aware about application of ICT.

**KEY WORDS:** - ICT, Performance, Management, Power Point Presentation, Students Centric Approach.

### INTRODUCTION:

The process of teaching and learning have, over the years witnessed radical changes in the way it is viewed and practiced. There have been innumerable innovations in the domain of teaching and learning and the most remarkable is the shift of focus from the teacher fronted classroom to a more learner centered one. The significance and importance of learner centered approaches, methods and techniques have made its mark in the field of education today. Information communication technologies (ICT) at present are influencing every aspect of human life. Globalization and innovations in technology have led to an increased use of ICTs in all sectors – and education is no exception. They are playing salient roles everywhere. Uses of ICTs in higher education are widespread and are continually growing worldwide. It is generally believed that ICTs can empower teachers and learners, making significant

contributions to learning and achievement.

Today's world is globalized and become more & more competitive from all angles. Day by day requirements are going to be change and survival is more difficult. To survive, everywhere need better quality and performance. The world becomes technological and changing needs of industries change the face of requirements and maintain speed of developments, required the talented and skilled human power.

### OBJECTIVE OF THE RESEARCH STUDY:

The main objective of the present research paper is as under-

1. To study the need of application of ICT in the Higher Education.
2. To study the performance of ICT in the Higher Education.
3. To study how the ICT improves the quality of Higher Education.

**DR. J. P. BHOSALE**

**Head :** Research Centre in Commerce and Accountancy  
 Arts, Commerce & Science College, Narayangaon,  
 Tal : Junnar, Dist : Pune, Pin : 410504, Maharashtra, India.

**ABSTRACT:**

The paper is focuses on Innovative Ways and ideas for Effective Teaching and Learning. It also focuses on the application of ICT in teaching on the learning in Higher Education. In order to ensure success in learner – centric approaches in the classroom, the teacher needs to be equipped with the necessary skills of classroom management methods, skills and techniques. Teachers need to be exposed to this aspect either through in-service training or other Faculty development programmes.

There is a tremendous innovative in the domain of teaching and learning in the Indian Higher Education System. Globalization and innovations in technology led to an increased use of ICT in all sectors and particularly in Higher Education Now a days in Higher Education various technologies are going to be adopted to perform various task for better performance

**KEY WORDS:** - Internet, Innovative Ideas, Creative Teaching, Role Play, Effective Teaching and Learning.

**INTRODUCTION**

The main aim of higher education is to serve the human and society. Because of the transformation of knowledge society, it has to advance the knowledge create new knowledge and solve the problems of the society for the sustainable development of human beings. The main function of higher education institutions are teaching, research and extension. The biggest challenge any teacher faces is capturing the students' attention, and putting across ideas in such a way that it stays with them long after they have left the classroom. For this to happen, classroom experience should be redefined and innovative ideas that make teaching methods more effective should be implemented.

There have been innumerable innovations in the domain of teaching and learning and the most remarkable is the shift of focus from the teacher fronted classroom to a more learner centered one. The significance and importance of learner centered approaches, methods and techniques have made its mark in the field of education today.

**OBJECTIVE OF RESEARCH STUDY:-**

The main objective of present research study is as follows.

1. To study the Innovative Ways and Ideas for Effective Teaching and learning.
2. To study the role of ICT in Teaching and Learning.
3. To study the role of teacher in the age of ICT.

**HYPOTHESIS OF RESEARCH STUDY:-**

The main hypothesis of the said research study are as under-

1. Today's Higher Education is shifted from chalk and Duster to Mouse and Monitor in the Higher Education.
2. Teachers from the Higher Education are capturing the speed of Information, Communication and Technology

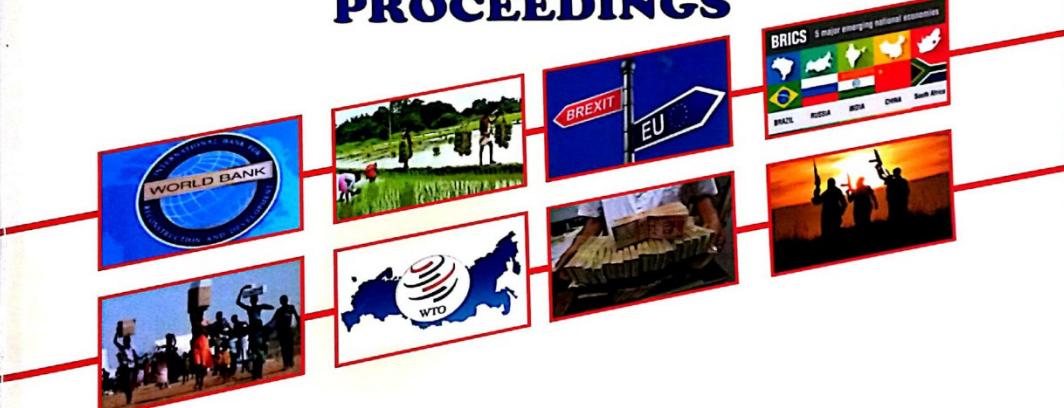


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**Fifth National Conference on  
'WORLD ECONOMIC TURMOIL-  
CHALLENGES AND OPPORTUNITIES FOR INDIA'**

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**World Economic Turmoil: Challenges and Opportunities for India**

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#### **THE START UPS: ROAD MAP FOR INDIA'S DEVELOPMENT**

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#### **ABSTRACT**

The present research paper is focuses on startup schemes. It also focuses on how start up and stand up helpful to development of India. Honorable Prime Minister Shri Narendra Modi had announced 'Start-up India, Stand-up India' initiative for the overall development of India. This initiative aims to boost Start-up and innovation in India. The Start-up India initiative seeks to remove various hurdles that could affect the growth of start-up companies in the country. The Start-up India Action Plan is an ambitious initiative undertaken by the Government of India to encourage the growth and development of the start-up culture and enhance innovation in India.

A Start-up is a young company that is just beginning to develop. Start-ups are usually small and initially financed and operated by a handful of founders or one individual. These companies offer a product or service that is not currently being offered elsewhere in the market, or that the founders believe is being offered in an inferior manner. Start-ups in India have already altered the business landscape beyond recognition, both in economic terms as well as from a socio-psychological perspective

**Keywords:** *Start up and stand up India, Economic Development, Action plan.*

#### **INTRODUCTION:**

A startup is a young company that is just beginning to develop. Startups are usually small and initially financed and operated by a handful of founders or one individual. These companies offer a product or service that is not currently being offered elsewhere in the market, or that the founders believe is being offered in an inferior manner.

Start-ups in India have already altered the business landscape beyond recognition, both in economic terms as well as from a socio-psychological perspective. The numbers speak for themselves. Home to more than 4,000 startups, India ranks third in the sheer number of businesses started. More than half of the funding that has come in over the last five years has come in the last year alone. Incubators, Angel funding and supportive ecosystems too have seen a surge in frequency and density. In addition, today it is no more socially self-limiting to be called an entrepreneur. Innovation, in fact, is being rewarded by society with a new sense of pride. In the early stages, startup companies' expenses tend to exceed their revenues as they work on developing, testing and marketing their ideas. As such they often require financing.

#### **OBJECTIVES:**

The present research study is carried out with the following objective in view

1. To study the role of startups in the development of India.
2. To study how the initiatives taken by the Government of India in ease of doing business in India are giving positive results.

#### **HYPOTHESIS:**

There is a positive relationship between the Industrial growth of India and Startup initiatives taken.

#### **RESEARCH METHODOLOGY:**

The Research Paper is based on secondary data, which was collected, referring to the organization manuals and annual reporting. Other information regarding the paper was collected through books, Journal and internet etc. The research methodology under taken to collect the information for the study is descriptive type of research.

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**World Economic Turmoil: Challenges and Opportunities for India**

**FOREIGN DIRECT INVESTMENT IN BANKING SECTOR**

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**ABSTRACT**

Foreign Direct Investment (FDI) in India is the major monetary source for economic development in India. Government of India took initiatives to attract foreign direct investment in manufacturing sector through 'Make in India' campaign. Eyeing to the necessary growth of manufacturing industry the central and states governments are changing their trade and investment policies. But the recent trend of FDI inflows shows that the foreign investors still prefer Indian service sectors. The objective of this study is to analyses recent trend of FDI inflows to India and to find out the reason behind the trend. The study finds that the greatest part of Indian inward FDI is Market Seeking FDI in nature. Since there is a ready market for defense material and sophisticated technology based electronic devices a smart FDI inflows to these sectors may be experienced in near future. The FDI flows to developing countries showed a sharp rise during 1990s and emerged as an important instrument of global integration since the 1980s. This reflects the growing recognition of the role of FDI in the development process. The surge in FDI flows has been facilitated to a great extent by the changes in the policy environment in many developing countries.

**Keywords:** Make in India, Foreign Direct Investment, Service sector, Manufacturing sector, Investment, Banking Sector etc.

**INTRODUCTION:**

Indian banking scene has under gone a sea change. Mr. P. V. Narshimrao and Dr. Manmohan Singh are the architects of the financial sector reforms in the country in 1991. Globalization has opened the flood gates for a lot of new players in the market. This is on the one hand means entry of new banks in the country, which have started competing with each other for a share of the customers wallet ; on the other hand, the scene also witnesses the entry of globally reputed companies offering world class products and services to the people craving for a higher standard of living. The confluence of increasing purchasing power consumerism, competition and fortuitous surplus of resources with the banks has resulted in a retail chase. There is a perceptible change in the identity of the banking sector in the India market from those known for them roles in development of business/economy to the ones helping in the development of the family.

On the ensuring second generation reforms in the Indian Banking and financial sector; impact of economic growth on reforms process, the growing trend of mergers and acquisition in the Indian banking space, perceived competition from foreign banking players, interest rate movements, implementation of financial inclusion, technology initiatives in the Indian banking industry.

Due to above policy recommendations towards making bank viable and internationally competitive, a number of steps have been initiated recently to restructure the banking system for improving productivity, profitability, efficiency and financial health of banks. The banking sector reforms have set a new agenda for the growth and development banking system has intensified with the opening given to private sector and foreign banks, the issue arises as to whether there measures are to be considered as opportunities or threats to existing banks. There are obvious advantages arising from keener competition. This will input on the working fashions of traditional banking v/s modernized banking . And those who are traditional, necessary steps to meet the challenges in market environment.

**THE CURRENT BANK SCENARIO:**

The banking and finance industries are experiencing a period of dramatic change which has been brought due to globalization and foreign direct investment in the Indian contest by government-led de-regulation policy. Due to which competitive pressures in the industry in the form of financial institution, foreign banks and private banks. The battle for deposits and loans has never been greater and the signs indicate that this will intensify in greater measure in the near future. The first 1990's have seen a whirlwind change in the banking industry, with the onset of liberalization. the urgent need has emerged for greater flexibility of operations and a more competitive environment. The Indian merchant banking, factoring, housing, venture capital, mutual funds and a number of other financial services.

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**A STUDY OF GREEN AUDIT**

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**Abstract**

The concept of Green Audit, industries are using it as a management tool to evaluate the environmental standards; industries can perform better and better for the sustainable development of the organization. The experiments on the nature by avoiding natural rules, this can be a one major reason.

Behind that is green Audit. The term „Green“ means eco-friendly or not damaging the environment. This can acronymically be called as „Global Readiness in Ensuring Ecological Neutrality“ (GREEN). Green Accounting can be defined as „systematic identification quantification, recording, reporting & analysis of component ecological diversity & expressing the same in financial or social terms.“ Green Auditing, an umbrella term, is known by another name „Environmental Auditing“. In auditing literature both the terms are being used interchangeably. To implement the green audit other important aspects such as objective of green audit Drivers of green audit, future scope, benefits, and advantages are necessary to understand. The green audit practically involves energy conservation, use of renewable sources, rain water harvesting, and efforts of carbon neutrality plantation, hazardous waste management & E-waste management. Finally, Green audit is a requirement of NACC committee to the junior college.

**Keywords:**

Eco System, Sustainable Development, Competitive Advantages, Sustainable Development

**Objective of Research:-**

- 1) To study the Concept Of Green Audit
- 2) To Study the Objective of Green Audit
- 3) To Study the legal Aspect Of Green Audit
- 4) To understand various Environment Awareness Program

**Introduction:-**

Sustainable use' as per section 2 (0) of the Biological Diversity Act,2002, means 'the use of components of biological diversity in such manner and at such rate that does not lead to the decline of the biological diversity; thereby maintaining its potential to meet the needs & aspirations of present & future generations.

The main emphasis is on 'sustainable use' of the components of ecological diversity. Such sustainable use can be ensured by 'auditing' the use of ecological components. Measuring & accounting these components is a prerequisite to any audit. In fact audit is underlined as 'regular & systematic review & appraisal of the factors & forces that contribute to realization of the objectives'

In scenario people are not caring of nature, they are directly or indirectly damaging the environment and it causes problems like: global warming, difficulties in maintaining ozone layers, air pollution, water Pollution etc. Green Audit is the most efficient & ecological way to solve such a environmental problem. For protecting the nature as a human being we have to show our sense of humor towards the

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## INTEGRATED CHILD DEVELOPMENT SERVICES: AN OVERVIEW

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### Abstract

Since Independence, the Government of India has launched a number of Central Schemes, Centrally Sponsored Schemes (CSS) and Community/Area Development Programmes in the areas of health & family welfare, education, employment & poverty eradication, agriculture, women & child development, sanitation, housing, safe drinking water, irrigation, transport, tribal development, border area development, social welfare, etc. The main objectives of all these schemes are to generate employment, improve quality of life, and remove poverty and economic inequality and human deprivation. Besides, these schemes are also aimed at creation of basic infrastructure and assets essential for economic development in rural areas. ICDS (Integrated child development scheme) is one of the best schemes for the improvement of nutritional and health status of children and women in India. In 1972, Planning Commission suggested the implementation of Integrated Child Development Services (ICDS) Scheme in all the States of India. Under this scheme, a package of services, consisting of supplementary nutrition, immunization, health check-up, referral services, health education and non-formal pre-school education is provided to children below 6 years of age and pregnant women and nursing mothers in the age group of 15-45 years in an integrated manner.

**Keywords:** supplementary nutrition, Implementation, Community, Integrated Child Development Services.

### Introduction

ICDS is the world's largest program for the holistic development of children aged 0-6 years, expectant and lactating mothers and selected adolescent girls. With a view to improving the health and nutritional status of children in the age group of 0-6 years, pregnant women and lactating mothers, the Special Nutrition Program has been included as one of the most important components of the ICDS Program. It also aims at improving awareness of the community as a whole, and bring about behavior change. ICDS has provided significant assistance to as the nation's health and education system for decades. The Ministry of Women and Child Development (MWCD) of India established ICDS in 1975. The roles of ICDS are providing pre-school education and primary healthcare for mothers and children to break "the vicious cycle of malnutrition, morbidity and reduced learning capacity and morality." ICDS has served as a flagship program for India's healthcare system, and has received financial and technical support from UNICEF and the World Bank. (UNICEF 2012). ICDS's multiple levels of service (including central, state, municipal, and village levels) and large target population make it the largest women and children's development program in the world.

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(सावित्रीबाई फुले पुणे विद्यापीठाशी संलग्न)  
फोन : ९८६०९७१३४१

मराठी सतेच्या उत्तरार्धात विशेष: दुसऱ्या बाजीरावाच्या कार्यकाळात त्यांने अनेक जुन्या मराठी सरदारांना सत्ता प्रशासनामधून बाजूस करून जी नवीन सरदारांची भूतावळ' (हा शब्दप्रयोज य.न.केळकरकृत) स्वतःपोवती निर्माण केली त्यापैकी बाळोजी कुंजीर हा एक होय. मराठी सतेचा प्रवास हा 'छत्रपती ते फडणीस' असा सर्वशृंत आहे. नाना फडणीसांपर्यंत हे ठीक म्हणता येते. मात्र बाजीरावाच्या काव्यात हा सतेचा प्रवास फडणीसी पदापासून पुढे शिपाई पदापर्यंत झाला. मराठी सतेच्या अधिकारपदाची अवनती होऊन सामान्य शिपायाच्या हाती पेशवाईची सत्तासूत्रे गेली. एवढे सांगायचे कारण की, बाळोजी कुंजीरासारखा सामान्य शिपाई हा दुसऱ्या बाजीरावाच्या कार्यकाळात बाजीरावाच्या दिवाण झाला आणि अर्थकरणाची सर्व सूत्रे आपल्या हाती घेतली. ही सर्व कापागीरी त्यांने स्वतःच्या कर्तव्यगारीच्या बळावर केली असे नव्हे तर त्यास ती साथ्य करता आली ती बाजीरावाच्या अकार्यक्षमतेमुळे ही बाब नमूद करणे आवश्यक आहे.

बाळोजी कुंजीर याचा जन्म अंदाजे १७४४-४५ मधील मानतात. कारण १७६४ मध्ये तो खानदेशामधील नसिराबाद परगण्यातील कमाविशीचे काम सांभाळताना दिसतो. मात्र बाळोजीचे मूळ गाव कोणते याविषयी कागदपत्रांमध्ये (उपलब्ध असलेल्या) कोणताच उल्लेख नाही. एक बाब मात्र निश्चित की, तो प्रतिष्ठित अनेक गावांची पाटिलकी करणीन्या कुंजीर परिवारातील दासीपूत्र होता. तो आपले आडनाव 'कुंजीर' असेच लावत असे. बाळोजी कुंजीरास 'बदमस्त कडू' असे संबोधन कागदपत्रांमध्ये आहे. अशी प्रकारचे खांडाराणी (विवाहबाब्य स्त्रीपासून झालेली संतती) चे पुत्र म्हणून महादजी शिंदे यांना संबोधले आहे.

बाळोजी कुंजीराने सवाई माधवरावाच्या काळात सत्तीने उच्च कुळातील मुलींशी आपला विवाह करण्याचा प्रयत्न केलेला दिसतो. याविषयीचा पत्रव्यवहार पुढीलप्रमाण- 'वडीलांचे (वडिलांचे) सेवेसी विनोबाने चरणावर मस्तक ठेऊन सिरसाद्धांग नमस्कार विज्ञापना येथील वर्तमान तागाईत छ.९ रजब. पर्यंत यथास्थित असे विशेष राजश्री बाळोजी कुंजीर याजिविषयी पोशाजी लिहिले होते. त्यास राजश्री रामराव याणी भास्करपंत कानिटकर याजला बोलावून आणून श्रीमंत राजश्री नानाकडे पाठविले की असे पर्याय बहुत होतात. त्यास बाळोजीने काही जुलूम केला नाही. असे असता त्याजवर निग्रह जाला. हा परस्परे आहे किंवा स्वार्माण्याच्या कानावर वर्तमान पडोन आहे? तेव्हा सायंकाळी १३५

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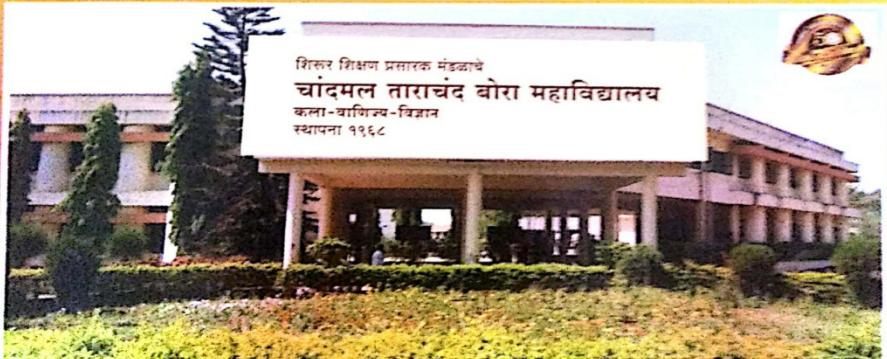

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## महाराष्ट्रातील लोकप्रतिनिधित्वाचा उदय

डॉ. पठारे उत्तम आप्पासाहेब  
इतिहास विभाग प्रमुख,  
कला, वाणिज्य व विज्ञान महाविद्यालय,  
नारायणगाव, ता. जुन्नर, नि. पुणे.  
मो. ९९७५६८१०१५

महाराष्ट्रामधील राजकीय विचारांचे वैशिष्ट्य असे की, हिंदुस्थानातील इतर प्रांतांपेक्षा तुलनात्मकदृष्ट्या येथे राजकीय विचार आधी जन्माला आला व त्यामध्ये सतत सातत्य राहिले गेले. स्थूलमानाने असे म्हणता येईल की, १९२० साली म. गंधीजींचा भारताच्या राजकीय जीवनामध्ये उदय झाल्यानंतर हिंदुस्थानातील बहुतेक सर्व प्रांतात राजकीय जागृती, राजकीय विचार उदयाला आला. परंतु म. गंधीजींच्या उदयाच्या आधी सुमारे ८०-९० वर्ष महाराष्ट्रात राजकीय विचार जन्माला आले होते. वाळशास्त्री जांभेकर, जगन्नाथ शंकरशेट, लोकहितवादी, म. फुले, न्या. रानडे, न्या. तेलंग, न्या. चंदावरकर, न्या. फिरोजशहा मेहता, गो. ग. आगरकर, गो. कृ. गोखले, लो. टिळक या थोर विचारवंतांनी व राजकीय नेत्यांनी येथील राजकीय विचार पुष्कळ समृद्ध केला होता. त्यामुळे एका दृष्टीने भारतातील राजकीय विचारांची गंगोत्री म्हणून महाराष्ट्रातील राजकीय विचारांच्या अभ्यासाला विशेष महत्त्व आहे. त्याचप्रमाणे या राजकीय विचारांचा प्रवाह सतत वाहता ठेवणारा महाराष्ट्र हा एक प्रादेशिक घटक म्हणूनही या विवेचनाला विशेष महत्त्व आहे. त्यामुळेच प्रस्तुत शोधनिंबांधातून लोकप्रतिनिधीत्वाच्या उदयाची संक्षिप्त चर्चा केलेली आहे.

‘आमचे नैसर्गिक हक्क (स्वातंत्र्य) मिळावेत’ हेच आमच्या स्वातंत्र्य लढ्याचे मुख्य उद्दिष्ट होते. त्यासाठी २० व्या शतकात ‘स्वदेशी’, ‘होमरूल’, ‘सविनय कायदेभंग’ व ‘चलेजाव’ अशा आंदोलनासह ब्रिटिशांवरूद्ध लढा दिला. या प्रत्येक आंदोलनाचे मुलभूत तत्त्व होते, ‘आमचा राज्यकारभार आम्हाला पाहू द्या.’ त्यासाठी आम्ही ‘पूर्ण स्वातंत्र्याच्या (१९२९)’ अगोदर होमरूल (१९१६) ची व त्याच्या अगोदर ‘वसाहतींच्या स्वराज्याची’ मागणी (१९०५) करत आहोत. म्हणजे आम्ही ‘जनतेच्या हक्कांची मागणी’ या प्रत्येक आंदोलनातून करत होतो. मग या जनतेच्या हक्कांची पहिली मागणी जगन्नाथ शंकरशेट यांनी केलेली दिसते. हाच महाराष्ट्रातील / भारंतातील लोकशाही विचारांचा उदय होय. तसेच जनतेच्या हक्कासाठी त्यांनी दिलेल्या पहिल्या लढ्याला भारतीय स्वातंत्र्य चळवळीची गंगोत्री म्हटले तर वावगे ठरणार नाही.

इंग्रजांचे हिंदुस्थानवर वर्चस्व प्रस्थापित झाल्यानंतर कोणत्याही क्षेत्रात एतदेशियांना मानाचे स्थान नव्हते. इंग्रज एतदेशियांकडे हीन व संशयी दृष्टीने पाहत असत. कोणतीही जवाबदारीची व अधिकाराची जागा सांभाळण्याची हिंदी लोकांची पात्रता नाही अशी त्यांची समजूत होती. एतदेशियांस मानसन्मानाचे असे स्थान कोठेही नसल्यामुळे

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National Seminar Proceeding  
January 2017



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**CHALLENGES BEFORE GREEN MARKETING IN INDIA**

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**ABSTRACT**

The main object of this paper is to focuses on the green marketing and challenges before green marketing. Green Marketing is also called as environmental marketing, sustainable and ecological marketing. In the modern era of globalization, it has become a challenge to keep the customers as well as consumers in fold and even keep our natural environment safe and that is the biggest need of the time. Consumers are also aware of the environmental issues like; global warming and the impact of environmental pollution. Green marketing is a phenomenon which has developed particular important in the modern market and has emerged as an important concept in India. Increasing awareness on the various environmental problems has led a shift in the way consumers go about their life. There has been a change in consumer attitudes towards a green lifestyle. People are actively trying to reduce their impact on the environment. Green marketing is a phenomenon which has developed particular importance in the modern market and has emerged as an important concept in India as in other parts of the developing and developed world, and is seen as an important strategy of facilitating sustainable development. In this research paper, main emphasis has been made of concept, need, challenges, suggestions and importance of green marketing.

**KEYWORDS :** Green Marketing, Marketing, Environment, Traditional Marketing, Consumer, Marketer, Globalization, Global Warming.

**INTRODUCTION**

Environment and environmental problems, one of the reason why the green marketing emerged. Green marketing is the marketing of products that are presumed to be environmentally safe. Thus green marketing incorporates a broad range of activities, including product modification, changes to the production process, packaging changes, as well as modifying advertising. Green marketing refers to holistic marketing concept wherein the product, marketing consumption or disposal of products and services happen in a manner that is less detrimental to the environment with growing awareness about the implications of global warming, non-biodegradable solid waste, harmful impact of pollutants etc., both marketers and consumers are becoming increasingly sensitive to the need for switch into green products and services. Many people believe that green marketing refers solely to the promotion and advertising of products with environmental characteristics. Generally terms like phosphate free, recyclable, refillable, ozone friendly and environment friendly are most of the things consumers often associated with green marketing.

Green marketing consists of all activities designed to generate and facilitate any exchanges intended to satisfy human needs or wants, such that the satisfaction of these needs and wants occurs, with minimal detrimental impact on the natural

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#### Abstract

Our daily lives consist of schedules and planning. Trying to fit everything into a 24-hour period can be nerve racking. Using your time efficiently to achieve your life's goals begin with good planning. Successful management of projects and tasks are based on choices you make. We need to learn how to manage the time we have not only for work but for your family as well. If you are able to manage your time, your day-to-day life will be much easier. Building a schedule helps you to plan your daily activities. Steps to achieve efficient time management are described to help you affect the control of your time. Knowing what you have to do and where you have to be in advance can make the day less stressful and more productive. Time management creates a false impression. Time cannot be managed; it can only be controlled by each individual person and the way time is directed. Scheduling is extremely important when it comes to managing the use of time. It is important to manage time between a productive day and a very hectic day. Using time management during an ordinary day can help reduce stress and simplifies life. Without have a plan on how to manage time, it can create stress in life and also forgetting important dates and deadlines. By not having some type of organization in life it will create chaos and will seem as if there is not enough time in one day to complete daily tasks. Every day will be a challenge to complete and it will be less productive. By not having an organized method to complete a day; it can result in frustration, stress, and not being able to accomplish much.

**Key Words:** False impression, Hectic, Tiresome, Hypothetical, Effective, Challenges and Opportunities

#### Introduction

Time management refers to how you plan, control, regulate and schedule your time. The ways in which you spend your time, and what you accomplish with it are a reflection of your current time management skills. Time management plays an important role in helping you reach your goals and accomplish more out of life. Good time management skills are an integral part of being successful in the time-pressured environment of college; helping you allocate time between classes, study, and all the other things you want to do.

Not making good use of time can affect people in many different ways. In general the days of the week can be very hectic and tiresome. A lot of frustration is usually the result of poor time management. Every day needed to perform daily tasks will be executed with much more difficulty and not very much will get done. Life without any form of organization is very stressful and less productive. Time is what everyone does not have enough of. There are only twenty four hours in one day. People will find themselves thinking that twenty four hours in one day is just not enough. It is very easy to come to that conclusion when people go through daily responsibilities without a plan. Once a plan is made and a day is organized people will

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#### ABSTRACT

All of you must have seen your parents buying things for you at different times. They may have gone to different shops for different goods. Today the world of shopping has changed so drastically that one need not go to any shop for purchase of goods. All you need is a basic computer with an internet facility. The goods can be purchased on the internet, payments can be made through the internet and the goods are physically delivered at your doorstep. This entire process comes under the subject of e-business. The major benefits of e-business are cost reduction and productivity improvement. The internet is user friendly and even the common man can use it effectively. The WTO has also played a vital role in the way the business environment is changing.

**KEYWORDS** :- e-business, emerging, Net banking, Credit card, Debit Card, Digital Cash, Internet etc.

#### INTRODUCTION:

E-business means using the internet to connect people and processes. It allows you to work across the globe in any field. It opens new doors to customers around the world. So also in business and improves efficiency, increase profits and provides better customer services of business. e-business is web-enabling existing business processes to conduct transactions over the Internet. e-business establishes more closer and responsive relationship with partners, employees and suppliers. It connects, adapts and integrates IT system, so companies are able to manage their business efficiently.

The payment modes for transactions are made secured through advanced technology like Pay Net and Pay Pal. The internet allows a lot of space for consumer groups to be formed. These forums are very interactive. Redressed of complaints is also possible through such groups. Example of such a website is eBay. The process of withdrawal of funds from one's bank has also been made simple. The growth of Automated Teller Machines (ATM) in India has been phenomenal. Many in India call it 'All Time Money'. No longer does one have to go to a crowded bank for money.

#### OBJECTIVES OF THE RESEARCH STUDY

Main objectives of this research paper are as follows:-

1. To study the conceptual background of e-business in India.
2. To study and understand the emerging modes in Modern Business of India.
3. To study the advantages and disadvantages of e-business.

#### E-BUSINESS:

The term "e-business" i.e. electronic business is derived from the terms e-mail and e-commerce. The concept of e-business emerged when IBM coined the term in late 90's. The purpose was to provide buyers a platform on the internet to buy and sell goods. Electronic commerce (e-commerce) was a revolutionary idea that crystallized into a successful concept along with e-business. In the last decade (2000-10), e-business and e-commerce have been one of the most exciting happenings globally.

Very often the terms e-commerce and e-business are used as synonyms. However, in actual terms, e-commerce is a sub branch of e-business. e-commerce is the trading aspect of e-business where it connects buyers and sellers on the internet. e-business on the other hand, includes manufacturing, buying, selling and managing the entire business on the internet.

#### Resource Required For Successful E-Business Implementation

The various types of e-business transactions are:

##### 1. Consumer to Consumer (C to C)

Today there are number of websites where consumers can buy and sell goods like books, apparel, electronic goods, fashion jewellery, etc. Here consumers buy and sell goods and services to other consumers. The internet offers a lot of scope for this activity. The process allows buyers and sellers to display information about their goods on the web. It also permits them to rate the products or services.

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# Arts, Commerce & Science College, Narayangaon.



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## HIGHER EDUCATION: NEED OF QUALITY IMPROVEMENT

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### Abstract

The responsibility of institution of higher education in the context of the changing scenario is not only confined to imparting education but also to forecast the future needs of economy. Education is central to the human capital development and economic development of any country. Even for India, where only 12% of the addressable population goes to college and nearly 70% of the population is in rural areas, education is considered a very important channel for socioeconomic mobility. Unfortunately, despite huge demand and need of education, policy framework in India has stifled access quality and innovation in education. Skills and knowledge are the driving forces of economic growth and social development of every nation. Their relevance and importance has amplified with the increasing pace of globalization and technological changes all over the world. Countries with higher and better levels of skills adjust more effectively to the challenges and opportunities of globalization.

Many traditional Universities in India still are with their bad old recruitment, looking State funding indifferent to self financing courses, outdated examination to self financing courses, outdated examination system, obsolete teaching methods low standards. Time has ripped and reaching 2005 years, that foreign Universities are entering into India soil for competitiveness. By all means, very shortly, new twist and turns would be seen in higher education system. Education is an important index of human development. Among various levels of education, higher education has a influential impact on development.

**Keywords** – Higher Education, Commerce Education, Higher Education Sector, Economic Development.

### INTRODUCTION

Education is an important index of human development. Among various levels of education, higher education has a influential impact on development. Higher education empowers the individual with necessary skills and competence for achieving important personal and social goals. Higher education is indeed a vital tool for intellectual and cultural developments and a mean for achieving wider social aspirations. Revolutions in information technology have brought new challenges of higher education.

The responsibility of institution of higher education in the context of the changing scenario is not only confined to imparting education but also to forecast the future needs of economy. Education is central to the human capital development and economic development of any country.

Even for India, where only 12% of the addressable population goes to college and nearly 70% of the population is in rural areas, education is considered a very important channel for socioeconomic mobility. Unfortunately, despite huge demand and need of education, policy framework in India has stifled access quality and innovation in education.

Skills and knowledge are the driving forces of economic growth and social development of every nation. Their relevance and importance has amplified with the increasing pace of globalization and technological changes all over the world. Countries with higher and better levels of skills adjust more effectively to the challenges and opportunities of globalization.

As India progressively moves towards becoming a "knowledge-based"



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### आधुनिक विभाग

## अप्रकाशित साधनांच्या आधारे पुरंदर किल्ल्याचा इतिहास

प्रा. लहू कचरू गायकवाड  
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४१०५०४.

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पुरंदर किल्ला पुणे जिल्ह्यातील पुरंदर तालुक्यात आहे. किल्ल्यांच्या प्रकाशांपैकी त्याचा समावेश गिरिरुर्ग प्रकाशमध्ये होतो. सह्याद्री पर्वताच्या भुलेश्वर उपरांगेमध्ये पुरंदर समुद्रसप्तांपासून १३१० मी. उंचीवर आहे. पुणे शहरापासून ती सर्वसाधारणपणे ३५ कि.मी. अंतरावर आहे. इ.स. १६४६ यांचे शिवाजीमहाराजांनी पुरंदर किल्ल्यावरील बेरड जमातीच्या लोकांचे भन वळवले. स्वराज्याची प्रेरणा त्यांना समजावून दिली. पुरंदर स्वराज्यात समाविष्ट केला. इ.स. १६४९ च्या जालेवारी ते नार्व महिन्यादरम्यान शिवाजीमहाराजांनी आदिलशाही फौजांचा पुरंदर किल्ला परिसरात पराभव केला. स्वराज्यकार्याच्या प्रारंभी तोरास, पुरंदर, सिंहगड, राजगड हे चार किल्ले मावळ प्रांताचे जणू रख्यावलदारच असल्याने शिवाजींनी ते प्रथम आपल्या ताव्यात आणले.

पुरंदर किल्ला ताव्यात घेताना महाराजांनी निळकंठराव नाईकवाडी यास पायात बेड्या घालून कैद केले हाते. त्यांच्या तीन भावांनाही कैदेत टाकले. त्यांनी स्वराज्याप्रती एकनिंद राहण्याची शपथ घेतल्यावरच त्यांना सोडण्यात आले. औलंजेवाने शिवाजीमहाराजांचा बंदोबस्त करण्यासाठी मिर्झा जयरंगिहास पाठविले.<sup>१</sup> या वेळी पुरंदरचा किल्लेदार मुरारबाजी यांनी दिलेला लडा मराठ्यांच्या इतिहासात सर्वत्र पसिद्ध आहे. त्यामुळे याठिकाणी त्याविष्टी अधिक माहिती न देता अप्रकाशित साधनांच्या आधारे पुरंदर किल्ल्याचा इतिहास मांडण्याचा प्रयत्न करत आहे.

शिवाजी महाराजांनी पुरंदरचा तह नाईलाजाने स्विकारला. जयरंगिहासे नात्र महाराजांकडून पुरंदरच्या वेढ्याचा खर्च रुपये तीस हजार व दारलोका याची भरपाई करून घेतली. दि. १४ मे १६४७ रोजी संभाजी महाराजांचा पुरंदर किल्ल्यावर जन्म झाला. संभाजी महाराजांचा औरंगजेबाने खून केला. त्यानंतर स्वतंत्रपणे जाहिरनामा काढून स्वराज्यातील किल्ले काढीज करण्याचा आदेश दिला. शाहू महाराज मुघलांच्या ताव्यातून सुटून आल्यावर त्यांनी स्वराज्य स्थिर करण्यात लक्ष किल्ले दिले. बाळाजी विश्वनाथाने शाहूंचे आसन स्थिर केले.<sup>२</sup> बाळाजी विश्वनाथाच्या काळात पुरंदर किल्ल्याच्या तटावर महार जातीच्या लोकांची नेमणूक कैलेली होती. त्यांना नोंकरीमधील कर्तव्यांबरीवरच असणाऱ्या हक्काच्या सोबीसुविधाही मिळत नव्हत्या.

१७. प्रा. विजय कुलकर्णी  
 १८. प्रा. रघुनाथ शेळके  
 १९. प्रा. एस.एस. कोळेसर  
 २०. प्रा. ताडेराव डी.बी.  
 २१. प्रा. दिनेश रामदास महाजन  
 २२. प्रा.डॉ. भूषण फडतरे  
 २३. श्रीमती संगिता पवार  
 २४. प्रा. अनंत मरकाळे  
 २५. श्री. गायकवाड पोपट  
 ✓२६. डॉ. उत्तम पठारे  
 २७. प्रा. देवकुमार आहेरे  
 २८. प्रा. आर.बी. वाघ  
 २९. डॉ. प्रशांत कोठे  
 ३०. डॉ. संजय गायकवाड  
 ३१. प्रा.महेशकुमार पांडुरंग सोनावणे  
 ३२. प्रा.डॉ.मु.अ.देववर्णी  
 ३३. विधाने एन.एस. गोपवारा  
 ३४. डॉ. कदम संतोष  
 ३५. डॉ. विकास कदम  
 ३६. यादवराव कंदकुर्तीकर

२९

## आधुनिक विभाग

भारत चौन संबंधाचा इतिहास आणि वर्लेमन : विशेष संदर्भ -डोकलाम संदर्भ  
 चले जाव" ची पंचाहतरी  
 चंदगड तालुक्याचा राजकीय दीपस्तंभ' मा. आमदार नरसिंगराव पाटोल  
 महाराष्ट्र-अस्पृश्यांची कणकबली येथोल ऐतिहासिक परिषद-१९३८  
 वासुदेव विकुल तथा अणणासाहेब दास्ताने यांचे मध्यापन बंदी चळवळीतोल योगदान  
 छोडो भारत आंदोलनातील भूमिगत लडा विशेष संदर्भ पुणे जिल्हा  
 २३. श्रीमती संगिता पवार  
 २४. प्रा. अनंत मरकाळे  
 २५. श्री. गायकवाड पोपट  
 ✓२६. डॉ. उत्तम पठारे  
 २७. प्रा. देवकुमार आहेरे  
 २८. प्रा. आर.बी. वाघ  
 २९. डॉ. प्रशांत कोठे  
 ३०. डॉ. संजय गायकवाड  
 ३१. प्रा.महेशकुमार पांडुरंग सोनावणे  
 ३२. प्रा.डॉ.मु.अ.देववर्णी  
 ३३. विधाने एन.एस. गोपवारा  
 ३४. डॉ. कदम संतोष  
 ३५. डॉ. विकास कदम  
 ३६. यादवराव कंदकुर्तीकर

## ओं शंस्यानातील स्वायत्त स्वराज्य

डॉ.पठारे उनम आण्यासाठेव

इतिहास विभाग प्रमुख,

कला, वाणिज्य व विज्ञान पदार्थविद्यालय,

नायायमानाव, ता.मृद्रा, जि.पूऱ,

रायवंशीवांड 'फुले पुणे विद्यापीठ, पुणे,

विटिश काळात भारत राजकीय दूर्घटकानामूळे 'विटिश भारत' आणि 'हल्लांगी भारत' अशा दोन डिक्टीयांची विभागातेला होता. भारताचा जा प्रदण इंस्टीट्यूट असे म्हणत, तर जी गज दलांडीसोऱ्या ताडाचातून वाचली, ती कायमची स्वतंत्र गहिनी, ही जी संस्थाने शिळ्याक गहिनी लेला उल्लेख 'भारतीय संस्थान' म्हणून काण्यात येऊ लागला. इ.स.१८८८ च्या गोऱ्या जाहिरनामाने दोन महत्त्वाच्या गोऱ्यांची घडल्या. एक कंपनीचा भारतानांनी प्रतीक्षितार पीवला आणि कंपनीपेक्षी भारताचा कायाभार विटिश पालंगेंटच्या विषयात गेला. त्यापूढे विटिश राज्यासाठेच्या हाती संस्थानिकांचे 'अंग्रेज्यांच्या' गेले.

क्षेत्रफलाच्या दृश्याने विचार केल्या 'विटिश ईंटिया'चे क्षेत्रफल १०,५८,३०० चौ.मील होते. तर 'संस्थानी भारताचे' क्षेत्रफल ७,३२,०३२ चौ. मील होते. विटिश पालांगी लोकरीच्या २८ कोटीच्यावर तर संस्थानातील लोकसंख्या ५ कोटी १० लाख शे. म्हणजे जवळजापास क्षेत्रफलाच्या २/१, तर लोकसंख्येचा १/१ भाग 'संस्थानी पालांगी' च्यापालेला होता. 'देशातील एकूण संस्थानांची संख्या ५६२ होणी.'

इ.स.१८८८ ते १९४७ हा काळावधारातील संस्थानांचे बाबरगा गम्युसक यांनी संस्थानातील संस्थाने, उत्तराधिकारी संस्थाने आणि योद्ध्यांची संस्थाने या तीन गटात विभागांनी केली आहे. राजस्थानामार्यांनी संस्थाने ही पूर्णाकालीन संस्थाने अमृत त्याचा अपूर्ण-पूर्ण काळात झालेला होता. अवध, बंगाल, देहावाद अशी मृत्युन मरतेच्या ताडाचातून उदयास आलेली संस्थाने ही दुसऱ्या गटात, तर योद्ध्यांनी विजय मिळवून निघाले केलेली गांधी, फैगूर, पराणा, शीख यांचा तिघऱ्या गटात समावेश केलेला आहे.

पहाडाव्याप्त कोळापूर, अवकलकोट, औंध, भोंड, जमऱ्यांडी, जंगीग, जत, पूऱ्यांड (पिणिअर), कूळदवाड (ज्युनिअर), मिरज, मिरजमला (वृथागाव), मृधोळ, काळांग, रामांग, यांगली, सावनरू, सावंतवारी व वारंडीजाहांपर अशी १८ संस्थाने होती. या १८ संस्थानांची लोकसंख्या २७ लाख ८५ हजार ४२८ होणी.एकदर देशातील

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आयोजित

दोन टिव्हीय गच्चमतग्रेय चर्चामत्र

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सावित्रीवाई फुले पुणे विद्यापीठ, पुणे.

सर्व बिरुदे सार्थ ठरतात.

आधुनिक काळात महत्वाची उत्तरेली अनेक जीवनमूल्ये त्यांनी आपल्या स्वराज्यात अवलंबिलेली दिसतात. आधुनिक लोकशाहीचा युरोपमध्ये जेव्हा जन्मही झाला नव्हता, अशा सतराव्या शतकात, शिवरायांनी लोकशाहीला अभिग्रेत असणाऱ्या कल्याणकारी राजवटीचे अधिष्ठान राजेशाहीला दिले. रयतेला परकीय जोखडातून, गुलामगिरीतून तसेच एतदेशीय वतनदारांच्या जुलमातूनही मुक्त केले. त्यासाठी वतनदारी नष्ट करून नवी नोकरशाही निर्माण करून शिवरायांनी राज्यकारभार केला. न्यायापुढे सर्व लोक समान आहेत हे सूत्र विकारून त्यावाबतीत त्यांनी कोणाचाही मुलाहीजा ठेवला नाही.

राजकीय स्वातंत्र्य, सामाजिक समानता व धर्मनिरपेक्षता या आधुनिक जीवनमूल्यांच्या त्यांनी स्विकार केला होता. मध्ययुगीन इतिहासाच्या पारश्वभूमीवर ही एक महत्वाची मानवी इतिहासातील क्रांतिकारक घटना आहे. या आधुनिक जीवनमूल्यांबरोबरच युरोपच्या अर्थव्यवस्थेत एकोणिसाच्या शतकात महत्वाचे ठरलेले 'संरक्षण' या आर्थिक धोरणाचा जीवाजी महाराजांनी प्रत्यक्षीय अवलंबन करून अर्थव्यवस्थेत एकोणिसाच्या आदिलशहा, कुतुहलशहा, पोर्टुगीज, इंग्रज, सिंही अशा अनेक शांतुशी संघर्ष केला. मध्ययुगीन हिंदुस्थान पर्यायांच्या अन्यायकारी, अत्याचारी, अनियंत्रित सतांमुळे भुकेंकंगाल आणि वैराण झाला होता. अशा विप्रवावस्थेत या देशाची जनता गुजराण करीत होती. खांगणावर शांतूशी लढून स्वराज्य प्राप्त करणारे शिवराय जगातील एक महान राज्यकर्ते होते. 'कल्याणकारी रथतेचे राज्य' हाच त्यांच्या जीवनाचा व प्रशासन व्यवस्थेचा ध्यास होता.

### प्रस्तावना

साडेतीन शतकापूर्वी अत्यंत प्रतिकूल परिस्थितीत आपल्या मायभूमीच्या स्वातंत्र्याचा ध्यास घेऊन मोठ्या जिह्ने, पराक्रमाने, त्यागाने छत्रपती शिवाजी महाराजांनी स्वराज्याची स्थापना केली. त्यासाठी प्रचंड मुघल साप्राज्याची तसेच आदिलशहा, कुतुहलशहा, पोर्टुगीज, इंग्रज, सिंही अशा अनेक शांतुशी संघर्ष केला. मध्ययुगीन हिंदुस्थान पर्यायांच्या अन्यायकारी, अत्याचारी, अनियंत्रित सतांमुळे भुकेंकंगाल आणि वैराण झाला होता. अशा विप्रवावस्थेत या देशाची जनता गुजराण करीत होती. खांगणावर शांतूशी लढून स्वराज्य प्राप्त करणारे शिवराय जगातील एक महान राज्यकर्ते होते. 'कल्याणकारी रथतेचे राज्य' हाच त्यांच्या जीवनाचा व प्रशासन व्यवस्थेचा ध्यास होता.

शिवाजी महाराजांना केवळ मराठ्यांच्या इतिहासातच नव्हे, तर संपूर्ण मध्ययुगीन भारताच्या इतिहासात मानाचे स्थान आहे. त्यांनी केलेला स्वराज्य स्थापनेचा अभिनव प्रयोग, त्यांची प्रशासकीय संरचना, लक्ष्यी यंत्रणा, उभारलेले आरमार, त्यांचा राज्याभिषेक, कालगणना (शककर्ता), स्वतंत्र चलनव्यवस्था, व्यापार, दलणवळण, महसूल आणि कृषिव्यवस्था या त्यांच्या सर्व कामगिरीमुळे त्यांना कल्याणकारी राजा, रथतेचा राजा, छत्रपती, असामान्य राज्यकर्ता ही दिलेली

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१९ व्या शतकातील भारतातील समाजसुभारणाचळवळ फार महत्वपूर्ण होती. कारण वेळीन विषमतेवर व अन्यायावर या चळवळीने बाट ठेवले होते. भारताच्या संरक्षणात राता राममोहन रांध याच्यापासून तर महाराष्ट्राच्या संरक्षण वाढशास्त्री जोपेकरणासून या चळवळीचे अनेक अंवयकार आपल्याला दिसून येतात. महाराष्ट्रात या शतकामध्ये जो सामाजिक, वैद्यारीक स्थित्यवरं आली. वामपूनक सामाजिक सुधारणांना चालना मिळाली.

छिंदवंशी मिशनन्यांनी धर्मप्रसाराच्या मूळ देतुलोटी जे विविध काव्य १९व्या शतकातील महाराष्ट्रात केले, ते फार अवृपूर्ण होते. मिशनन्यांच्या छिंदवंशीणांनी मानवतावादाचा, सेवाभावाचा, शेक्षणिक व सांस्कृतिक कार्याचा मोडा परिणाम तत्कातील महाराष्ट्रावर घटून आला. काही धर्माधिकारींनी लोकांनी मिशनवाजी जो प्रतिवाद केला, त्या निमित्ताने महाराष्ट्रात मोठे विचारमंडळ घटून आल्याने धर्माद्यकित्येचा या सामाजिक सुधारणेला चालना मिळाली.

महाराष्ट्राच्या प्रबोधनाचे साक्षी मण्डून ओळखले जाणारे 'ज्ञानोदय' हे महत्वाचे नियतकालिक जून १८४२ मध्ये अमेरिकन मराठी मिशनने अद्भुतनराहून सूख केले. या नियतकालिकाचा धोर्णीवत देतू 'शुभवतंमानाचा प्रसार आणि यादृष्टीने त्रिदृष्टमं आणि त्रिस्तीष्मं यांच्या संरक्षणातील भेदसमज दूर करणी' असा एसला तरी प्रबोधनकाळातील चळवळीचे प्रतिविविध त्वात उमटलेले दिसते.

१९ व्या शतकातील समाजकारणात स्त्री-पुरुष आणि विवाहविषयक समस्यांचे क्षेत्र महत्वाचे दृष्टे. स्त्रीचे समाजातील स्थान, वालिकावादाची समस्या, सती व केशवपणासारख्या प्रथा, वालाविवाहाची समस्या, पुनर्विवाहाची समस्या, जगद्कुमारी विवाहाची समस्या, स्त्री-शिक्षाचा प्रश्न, स्त्री-पुरुष समस्येचा प्रश्न<sup>३</sup>. विविध विषयांवर वरेच विचारांवर घटून आले प्रसरुत शोधनिकविधात 'ज्ञानोदय' या नियतकालिकात विषया पुनर्विवाहाविधी जे मंयन घटून आले. त्याचा साक्षोपी माझोचा घेण्याचा प्रयत्न केला आहे.

याढशास्त्री ज्ञानोदय, गणधरशास्त्री काढके, लोकांतरुकांवारी व विण्याशास्त्री पंडित हे विद्या विवाह चळवळीचे प्रोत्ते मानव नालात. 'दर्शण', 'प्रापाकर' अशा सुस्थालीच्या वृत्तावात या विषयावर उल्लःसून्दर चाही झालेली दिसून येते. ब्राह्मणांगमरणाचा उत्तर समाजला आणाऱ्या जातींमध्ये विद्येना पूर्विकाळी करण्यामध्ये मानांड असल्यामुळे विषया पुनर्विवाहाचा प्रश्न ब्राह्मण जातींमध्ये जास्त उग्र बनला दोता.

सोकौना जान देणे, शहाणे करणे, कर्यांना विद्यांच्या प्रसार वरूण असा वैधवाची दृष्टिकोन ज्ञानोदय या नियतकालिकाच्या नायावरून लक्षित येतो. जान वाहून लोकांचे कल्याण व्याख्ये हा या विद्या उरेश होता. इदू लोकांचे विद्यान व दुर्बलपणांना मोरुत्यासाठी आपासमध्ये विचार जावावें नाहाता. विचारी यांनासाम याच्या आणि मुख्याच्या माणांवा न्यायांने आले. युरेणुगा जाणाऱ्ये आणि चांगले आवारावे, आमदी या लोय करतो.<sup>४</sup> या विचारातून ज्ञानोदय आणली सुमिक्षा माटू करत आले. आंतरिक्षातून इदू धर्मांवारी नवांनी चांगलीरीवर प्रस्तुर टिका केली दी विकास सूचारावे कल्याणी, तरी पटणांपारी नकरीवय होती.

सर्वीविषयक विविध समस्यांचे वर्णन करताना ज्ञानोदय मणातो, स्त्रीवा स्वयापात्रच पापी आहेत, अर्ये रिसूपून आहे. स्त्रींचे वेद वाचू नयेत, ता विचार हलका आणि तुच्छ आहे. त्यांना स्वातंत्र्याची देऊ नव्ये आणि त्यांच्या विवाह लक्षणांची करावा, असे शाय सोयते. नवव्याचींसेवा, एवढा एकच धर्म त्यांना क्षेत्राला आहेत. एकंकरीत स्त्रीजातीय हलके आणि निस्तप्पयाची मानवे जाते.<sup>५</sup> पटकर्मांच्या कर्याचा विवाह इच्छलकारंजीच्या घोरण्यांची आला. दुर्दैवाने तिचा पापी घरला, पेशापरी पेशा जाऊन मूलीप्र अवश्या सातवा वयो वैष्णवाच्या घोंगी अंवात गडावे नाहाते. तिचा पूजा विवाह न करणे, ता केवळा कूरपणा आहे. २३,०००/- रु. हुंडा दिलेला होता.<sup>६</sup> ज्ञानोदयामध्ये या लेखनातून तत्कालीन समस्त स्त्री जातींची कल्पण कल्पाली आणि घरस्तुम्याची लक्षात येते. उच्चव्यापीवत आणि उच्चप्रभु कुंड्यात विद्यांची काय

# REVIEW OF RESEARCH

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जगन्नाथ शंकरशेठ : एक कर्ते अर्थचिंतक (१८०३—१८६५)

प्रा.डॉ. पठारे उत्तम आपासाहेब

इतिहास विभाग व संशोधन केंद्र प्रमुख, कला, वाणिज्य व विज्ञान महाविद्यालय  
नारायणगाव, ताजुन्नर, जि.पुणे सावित्रीबाई फुले पुणे विद्यापीठ, पुणे

### प्रस्तावना

मुंबई व महाराष्ट्राचे संस्थात्मक जीवन उभारण्यात व समाज प्रबोधनात 'आद्य कर्ते सुधारक' म्हणून नानाना ओळखले जाते. प्रके. अवे 'मुंबईना अनभिशिक्त सम्प्राट' म्हणून त्यांच्या कार्याच्या गौरव करतात. नानानी वयाच्या १९ व्या वर्षापासून सावर्जनिक कार्यात सहभाग घेण्यास प्रारंभ केला होता. मुंबईत लोककल्याणासाठी ज्या ज्या संस्था स्थापन झाल्या व सावर्जनिक हिताचे जे जे प्रयत्न झाले, त्यांच्या मागे नानांची प्रेरणा, लोकहितदृष्टी, सहकार्य व तळमळ होती. मुंबईन्या सावर्जनिक जीवनाचा पाया घालण्याचे महान कार्य नानानी केले आहे.

राज्यकर्त्त्यापुढे लाचारी न पत्करता आणि लोकहिताला मुरड न घालता, राज्यकर्त्त्याचा आणि जनतेचा विश्वास नानांनी संपादन केला होता. त्यांचे राजकीय, सामाजिक व आर्थिक क्षेत्रात मोलाचे कार्य होते. गरीब व सामाज्य जनतेचे नाना प्रतिनिधी होते. त्यांच्या अंगी बुध्दी, विद्वत्ता, कर्तव्य, दुरदृष्टी व लोकसेवा हे गुण होते. पहिले एनददेशीय मॅजिस्ट्रेट, मुंबई विधीमंडळाचे सदस्य, हिंदी लोकातील पहिले सदस्य, १८३४ मध्ये 'जस्टिस ऑफ दी पीस' या पदावर नेमणूक झाली. नाना व त्यांच्या सहकार्याच्या पुढाकारातून १८५२ मध्ये 'बॉच्ये असेसिंशन' ही संस्था मुंबईत स्थापन झाली. हीच संस्था राजकीय चलवळीचे केंद्र बनून भारतीय राष्ट्रीय कॉंग्रेसची 'पुर्वसूरी' संस्था ठरली. याच संस्थेमुळे मुंबई कायदेमंडळात हिंदी जनतेला प्रवेश मिळाला. १८५७ मध्ये मुंबई विद्यापीठाची स्थापना झाली. विद्यापीठाचे पहिले फेलो म्हणून नानांची निवड झाली. ते मुंबई प्रांताच्या 'बोर्ड ऑफ एज्युकेशनचे' (१८४०—१८५६) सभासद होते. म्हणून महत्वाची भूमिका बजावलेली आहे. प्रस्तुत शोधनिवंधात 'जगन्नाथ शंकरशेठ' हे कसे कर्ते महणून महत्वाची सांकेतिक, अर्थात् क्षेत्रात नानांनी एक बहुआयामी कर्ते सुधारक

म्हणून महत्वाची राजकीय, सामाजिक, सांस्कृतिक, अर्थात् क्षेत्रात नानांनी एक बहुआयामी कर्ते सुधारक अर्थचिंतक' होते, यांची सांकेतिक चर्चा करण्याचा प्रयत्न केलेला आहे.

१. ऑग्रो हॉटिकल्चर सोसायटी ऑफ वेस्टर्न इंडिया (१८३० ते १८५६)

इ.स. १८३० च्या सुमारास या सोसायटीचे नेतृत्व नानांकडे आले व अखेरपर्यंत ते त्यांच्याकडे छोते. या ३०—३५ वर्षांच्या काळात नानांनी त्या संस्थेच्या कारभारातच नव्हे तर वनस्पती जगतातही नववैतन्य निर्माण केले. व्याख्याने, प्रदर्शने, प्रयोग अशा साधनांच्या रूपाने शेतीचे महत्व ते जनतेला पटवीत होते.

शेतीच्या कामाचे शिक्षण—प्रशिक्षण देणे व येथील जमिनी, नवे धातू, खाणी, वनस्पती, जनावरे वर्गीन्या शोध घेऊन त्यांचा वृत्तात लिहिणे व सभेपुढे वाचणे. हा या संस्थेचा मुख्य उद्देश झाला. शेतीच्या

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**TIME MANAGEMENT: EFFECTIVE TOOL OF MANAGEMENT****DR. V. T. PATE**

Assistant Professor,

Arts, Commerce & Science College, Narayangaon,  
Taluka-Junnar, District-Pune, Maharashtra, India.**ABSTRACT**

In this research paper included that, what is the importance of time management in our life? Also I give in this research paper to conclude that the effective tool of management in business organization. Time management helps you have a greater sense of control over your life, both at work and at home. Time management helps you have a greater sense of control over your life, both at work and at home. Good time management is essential to success at university. Planning your time allows you to spread your work over a session, avoid a 'traffic jam' of work, and cope with study stress. Studying at university often involves meeting conflicting deadlines, and unless you plan ahead, you'll find it impossible to manage. To meet the demands of study you need to spread your workload over a session. Work out what needs to be done and when. Work out how to use your available time as efficiently as possible. At a minimum, a day planner is a device that includes a calendar, space to write "to-do" lists, and space to write telephone numbers, addresses, and other basic identifying/reference information. It can be a paper-and-pencil model, as with Franklin planner, Day Timer, or Planner Pad brands. It can be a fancy electronic organizer such as a Palm Pilot, or it can be time management software on a laptop or desktop computer. Electronic organizers have a number of advantages. They are compact; they provide audible reminders that can serve as memory management aides, they can sort, organize, and store more information more efficiently than paper and pencil planners; and they can easily exchange information with office and home computers.

**KEY WORDS** - Time Management, Planning, Controlling, Day Time, Success, Work Efficiency, Business Organisation.

**INTRODUCTION**

"Your day planner should be the only planning calendar for everything you do..."

Good time management is essential to success at university. Planning your time allows you to spread your work over a session, avoid a 'traffic jam' of work, and cope with study stress. Studying at university often involves meeting conflicting deadlines, and unless you plan ahead, you'll find it impossible to manage. To meet the demands of study you need to spread your workload over a session. Work out what needs to be done and when. Work out how to use your available time as efficiently as possible.

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Do you schedule many appointments on the hour or half-hour? Then use a clear daily view. Are you making "to do" lists but not scheduling